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COMMONWEALTH OF MASSACHUSETTS
OFFICE OF STUDENT FINANCIAL ASSISTANCE

STATE FINANCIAL AID PROGRAMS
GUIDELINES AND PROCEDURES

1998-99

GOVERNMENT DOCUMENTS
COLLECTION

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Massachusetts Assistance for Student Success Program

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Massachusetts Assistance for Student Success Program

I. MASSGrant

BOARD OF HIGHER EDUCATION

**MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS
PROGRAMS GUIDELINES**

PURPOSE: The Massachusetts Assistance for Student Success Program (MASSGrant) is a grant assistance program funded by appropriations from the Massachusetts State Legislature in accordance with Massachusetts General Law, Chapter 15, Section 19A. The MASSGrant program provides need-based financial assistance to undergraduate students who reside in Massachusetts and who are enrolled in and pursuing a program of higher education in any approved public or independent college, university, school of nursing, or any other approved institution furnishing a program of higher education. The MASSGrant provides financial assistance to Massachusetts students demonstrating the greatest financial need.

DEFINITIONS:

ELIGIBLE INSTITUTION:

An eligible institution is defined as a state approved public, private, independent, for profit or nonprofit, institution in the Commonwealth of Massachusetts authorized to offer undergraduate degrees or certificates. State approved public, private, independent, for profit or nonprofit institution in New Hampshire, Connecticut, Maine, Vermont, Rhode Island, Pennsylvania, District of Columbia and Maryland have reciprocal agreement with the Commonwealth and are also eligible to participate.

The institution must be accredited and eligible to participate in the Federal Title IV programs, as well as have signed a Participation Agreement with the Massachusetts Office of Student Financial Assistance.

ELIGIBLE PROGRAM:

Any eligible degree or certificate program offered by an institution.

ELIGIBLE STUDENT:

A student enrolled in an eligible program and meeting the following requirements:

- (a) a permanent legal resident of Massachusetts for at least one year prior to the opening of the academic year and be a U.S. citizen or non-citizen eligible under Title IV regulations

- (b) in compliance with Selective Service Registration requirements
- (c) eligible for Title IV financial aid and not in default of any federal or state education loan
- (d) demonstrate financial need as determined by the Federal Methodology need analysis criteria
- (e) have an eligible Expected Family Contribution (EFC) based on an eligibility index system approved by the Board of Higher Education
- (f) be enrolled for at least 12 undergraduate credits (or the equivalent) each academic term in an eligible undergraduate degree or certificate program
- (g) not have reached the maximum semester eligibility to continue to receive a MASSGrant award (eligibility is limited to a specific number of semesters based on the type of institution that the student is enrolled)
- (h) be maintaining satisfactory academic progress in accordance with institutional and federal standards

STUDENT AWARD VALUES:

MASSGrant awards may range between \$250 and \$2500 per academic year. Awards are determined by an indexing system approved by the Board of Higher Education that considers the federal expected family contribution (EFC), dependency status, and type of institution at which the student enrolls. Individual awards for the academic year may not exceed a student's demonstrated financial need. Eligibility for the MASSGrant is restricted to a maximum number of semesters as follows:

- 10 semesters if enrolled in a designated five-year undergraduate program
- 8 semesters if enrolled in a four-year undergraduate program
- 6 semesters if enrolled in a three-year undergraduate program
- 4 semesters if enrolled in a two-year program
- 2 semesters if enrolled in a one-year

INSTITUTIONAL DISBURSEMENT OF FUNDS:

- (a) MASSGrant funds are disbursed to the institution in two equal payments for the fall and spring semesters for students who meet all eligibility criteria as certified by the institution.
- (b) Payment of MASSGrant funds is sent directly to the institution from the Commonwealth's Comptroller Office. One hundred percent of funds from a MASSGrant award shall be used to credit student's account. Funds

must be disbursed to students during the traditional academic year.

- (c) All refunds shall be refunded to the Office of Student Financial Assistance for redistribution to other students according to established procedures.
- (d) Refunds may occur as a result of adjustments to EFC, changes to dependency status, and/or student transfer of enrollment. Refunds may also occur if the institution receives payment and becomes aware that a student has withdrawn, dropped below full-time status, takes an approved leave of absence, or otherwise fails to complete the period of enrollment as charged.

AUDIT REQUIREMENTS:

All financial books, records and documents pertaining to this program shall at all reasonable times be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books , records and documents are located. The institution shall retain such financial records for a period of seven years.

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I. MASSGrant OPERATIONS

HOW MASSGrant AWARDS ARE DETERMINED

- o Applicants file a completed Free Application for Federal Student Aid (FAFSA) with the Federal processing center, following the proper instructions to have it forwarded to the Massachusetts Office of Student Financial Assistance or state agency. Students must leave question 102 blank to authorize the release of all information reported on the FAFSA to the Massachusetts Office of Student Financial Assistance. The MASSGrant priority deadline date is May 1, 1998.**
- o The FAFSA data is transmitted electronically via Electronic Data Exchange (EDE) from the Federal Central Processing Service (CPS) to the Office of Student Financial Assistance (OSFA). OSFA is a destination point on the U.S. Department of Education Title IV Wide Area Network (WAN) system and receive fully formatted Institutional Student Information Records (ISIRs) of all applicants who indicate Massachusetts as their state of legal residence.**

Revised data will also be received via EDE. Subsequent transactions of ISIRs will automatically update and re-status the student record. Since the CPS does not differentiate between school corrections or student corrections, all transaction ISIRs will be received by OSFA electronically.

Schools may wish to use paper Adjustment Forms or Student Form I (Section C), as standard practice, to submit corrections to records previously received by OSFA. Once students are notified of their awards, OSFA will not permit any electronically transmitted transactions to update the student record. Therefore, schools requiring a student record adjustment after this time, must complete and submit paper Adjustment Forms or Student Form I (Section C).

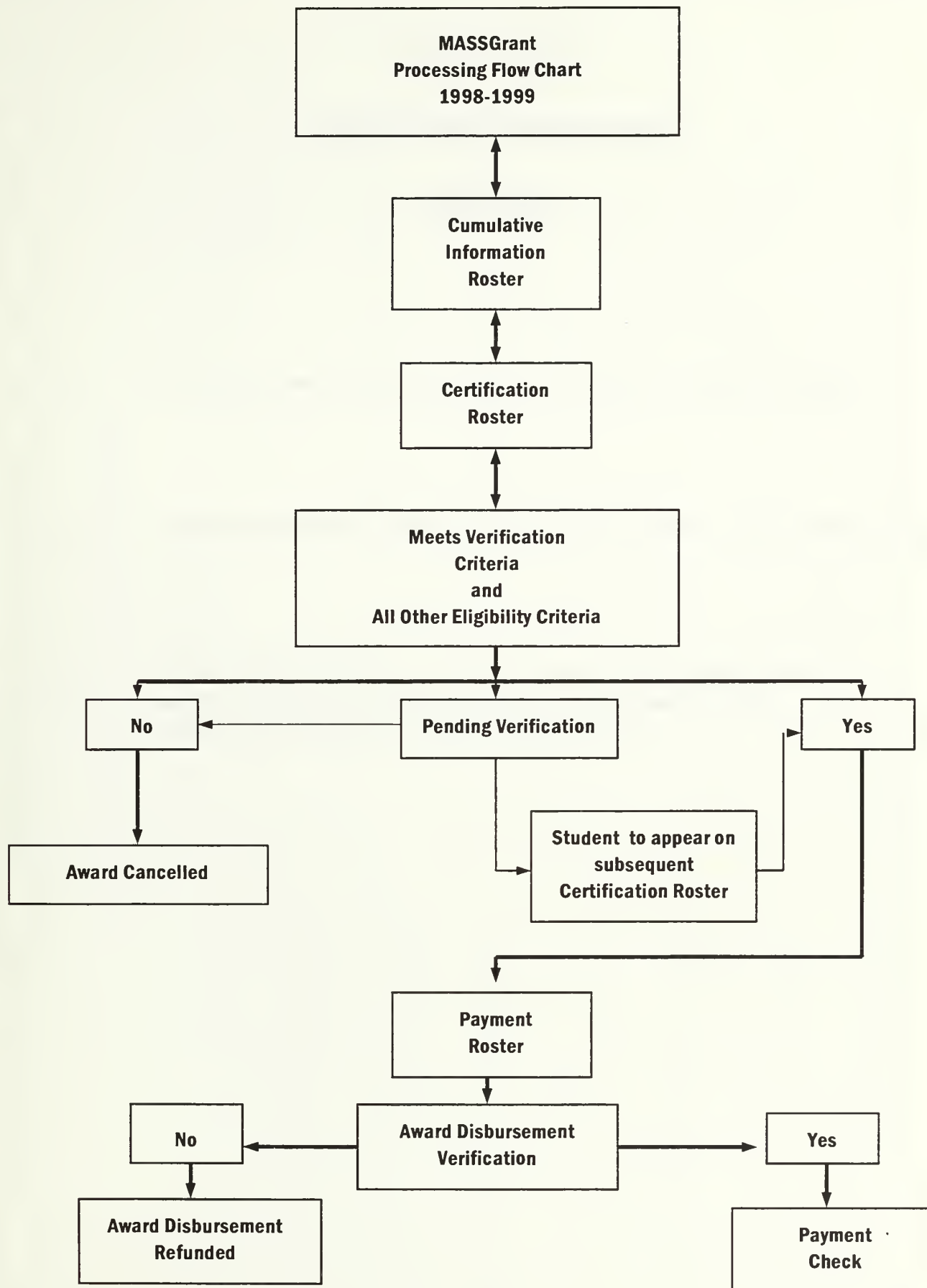
- o Schools will receive a Cumulative Information Roster from the Office of Student Financial Assistance listing all applicants who released information from the FAFSA to the state, and who listed their school as their first choice.**
- o An applicant's eligibility is based upon the calculated Expected Family Contribution (EFC). To be eligible, the applicant must fall below a maximum EFC amount as determined by the Office of Student Financial Assistance. The amount of the award is also dependent upon the type of school the applicant attends and their dependency status (see award chart).**
- o Applicants receive written notice of eligibility status indicating whether or not they meet all eligibility criteria to receive a MASSGrant.**

An eligible applicant receives an Award Notification letter and acceptance information.

- o The applicant is instructed to notify the Office of Student Financial Assistance if:
1) the offer is being declined; and 2) the applicant will attend a school other than that**

listed on the award notification and/or 3) the applicant's address has changed.

- o The Office of Student Financial Assistance updates records for all applicants returning the Award Notification Letter with the changes of information regarding declined awards, changes of schools and/or changes of address.
- o The school receives two copies of the Certification Roster listing all eligible applicants. One copy is to be used for actual certification of eligibility to the Office of Student Financial Assistance and the other to keep on file. An applicant will not appear on a Certification Roster if the award was declined.
- o The school determines whether or not each applicant on the Certification Roster is enrolled and satisfies the eligibility criteria to receive a MASSGrant. The school then certifies each applicant on the Certification Roster as eligible or ineligible for payment. *If the student applicant is ineligible, the student applicant may be deleted from the school's file or reappear on a subsequent roster at the school's request by indicating the proper code. If the student applicant is certified as eligible for payment, the student will appear on the next Payment Roster.*
- o The Financial Aid Office receives three copies of the Payment Roster. One copy is to be forwarded to the Bursar's Office, the second copy is used to report certification of disbursement of funds and third copy is for the school to maintain on file.
- o The school also has the responsibility to assure that an eligible applicant still meets the MASSGrant Program requirements at the time of disbursement. Students who do not receive payment of funds or who receive a partial payment, are reported as such on the Payment Roster. The school is then obligated to return the completed Payment Roster along with any refunds owed.
- o The Board of Higher Education's Fiscal Staff prepares individual Payment Vouchers for the total amount of each school's Payment Roster. These vouchers are then input onto the state's computerized accounting system.
- o The Comptroller's Office approves each payment and transmits this information to the Treasurer's Office. The Treasurer's Office processes and forwards Payment Checks to individual schools.
- o For timely processing, all correspondence sent to the Office of Student Financial Assistance on behalf of a student, must identify the student by name, social security number, and the school the student is attending.
- o To contact the Office of Student Financial Assistance, institutions should call 617-727-1226. This line is exclusively for Financial Aid Officers. *Other calls are referred to the Office of Student Financial Assistance's main number, 617-727-9420.*



CALCULATION OF
EXPECTED FAMILY CONTRIBUTION

1998 - 1999



The Expected Family Contribution (EFC) is derived from the Federal Methodology.



The MASSGrant Eligibility Index lists Expected Family Contribution (EFC) for the program.



To determine a MASSGrant award, the EFC is matched to a specific award amount as shown on the MASSGrant Program Award Schedule. (Other determinants are dependency status and type of school).

EXHIBIT 1

**OFFICE OF STUDENT FINANCIAL ASSISTANCE
MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS**

1998 - 1999 MASSGrant PROGRAM AWARD SCHEDULE

ESTIMATED FAMILY CONTRIBUTION	INDEPEN	PUBLIC UNIV	PUBLIC ST COL	PUBLIC COM COL	PROPRIET	VOC TECH	NURSING	OUT OF STATE
0000 - 0200 DEPENDENT STUDENT	\$2500	\$1100	\$900	\$700	\$1600	\$1100	\$1400	\$700
0000 - 0200 INDEPENDENT STUDENT/NO CHILDREN								
0000 - 0200 INDEPENDENT STUDENT W/CHILDREN								
0201 - 0500 DEPENDENT STUDENT	\$1800	\$800	\$650	\$500	\$1400	\$800	\$1100	\$500
0201 - 0500 INDEPENDENT STUDENT/NO CHILDREN								
0201 - 0300 INDEPENDENT STUDENT W/CHILDREN								
0501 - 1000 DEPENDENT STUDENT	\$1400	\$650	\$500	\$450	\$1100	\$650	\$900	\$450
0501 - 1000 INDEPENDENT STUDENT/NO CHILDREN								
0301 - 0400 INDEPENDENT STUDENT W/CHILDREN								
1001 - 1500 DEPENDENT STUDENT	\$1100	\$500	\$400	\$400	\$900	\$500	\$700	\$400
1001 - 1500 INDEPENDENT STUDENT/NO CHILDREN								
0401 - 0500 INDEPENDENT STUDENT W/CHILDREN								
1501 - 2000 DEPENDENT STUDENT	\$800	\$400	\$300	\$300	\$700	\$400	\$600	\$300
1501 - 2000 INDEPENDENT STUDENT/NO CHILDREN								
0501 - 0600 INDEPENDENT STUDENT W/CHILDREN								
2001 - 2500 DEPENDENT STUDENT	\$650	\$300	\$250	\$250	\$600	\$300	\$450	\$250
2001 - 2500 INDEPENDENT STUDENT/NO CHILDREN								
0601 - 0700 INDEPENDENT STUDENT W/CHILDREN								
2501 + DEPENDENT STUDENT	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2501 + INDEPENDENT STUDENT/NO CHILDREN								
0701 + INDEPENDENT STUDENT W/CHILDREN								

II. CUMULATIVE INFORMATION ROSTER

ROSTER HIGHLIGHTS

The Cumulative Information Roster lists all students at an institution who have applied for a MASSGrant as of the date printed on the roster. This roster is provided to campuses for informational purposes only. Schools may wish to review the Roster for changes that have occurred to students' status and/or information.

- **Dependency status** – Students will be identified as being either independent (I) or dependent (D). Students will not be designated as independent with children (IC) as PowerFails software uses the federal dependency status determination only. Independent students with dependents will, as in the past, have an award value which differs from Independent Students according to 1998-99 MASSGrant Award Schedule.
- **Status Codes and Reasons** - The status codes on the Roster have been redefined. See the list on page 7.
- **New Edits for Determining Eligibility** - In addition to the standard edits for determining eligibility, the PowerFAIDS system will perform edit checks for students who are in default of a No Interest Loan; have a social security number which does not match the federal social security database; and/or are recipients of a Herter Memorial Scholarship. Students who have these conditions are not eligible for a MASSGrant and will appear in NA or AX status on the Cumulative Information Roster.
- **Awards Amounts** – Students who are not currently eligible for a MASSGrant will have a zero award value on the Roster. Semester- specific award amounts are printed for all eligible students.

CUMULATIVE INFORMATION ROSTER MAILING SCHEDULE

First Anticipated Mailing: Mid June, 1998

Subsequent Scheduled Mailings:

Mid-August
Early October
Late November
Early January

Additional rosters may be requested by the school at anytime throughout the 1998-99 processing cycle.

Status & Reason Codes Definitions

Status Codes	Definitions
RP	Ready for packaging-eligibility not yet determined
AW	Awarded - eligible
AR	Awarded - Award Letter sent
NA	No Aid- ineligible
AX	No Aid- Ineligible Letter sent
RD	Ready for disbursement – Certified
HL	Not certified- award cancelled
DM	Funds have been disbursed
DA	Student Declined Award

Only students with ineligible status codes have one or more of the following reasons indicated:

Reason Codes	Definitions
RES	Student Residency
PRES	Parent Residency
MAX	Maximum semester eligibility
INC	EFC or dependency status could not be determined
LATE	Late Application- FAFSA received after 5/1/98
EFC	Ineligible EFC
BA	Prior bachelor's degree
SSN	Social security number could not be confirmed
DEFLT	In Default of a No Interest Loan
HERT	Christian Herter Memorial Scholarship recipient

**THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE**

Roster ID : 314

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1997-1998 MASSGrant

Fall Cumulative Information Roster

001385 FAIRFIELD UNIV

EXHIBIT 2

Name of Applicant Social Security #	Street Address City State ZIP	Student AGI Tax Pd Non-Tax	Parent AGI Tax Pd Non-Tax	Dep #HH #Colg	EFC Yr Schl Sem Pd	Status	Status Date	Award Amount	Reason
	EAST BOSTON MA 02128	2935 0 0	87497 11462 0	D 4 1	15732 2nd Yr 0	AX	09/29/1997	\$0 00	EFC
	MEDFORD MA 02155	3229 0 0	72308 10362 6068	D 3 1	14580 3rd Yr 0	AX	09/29/1997	\$0 00	EFC
	UXBRIDGE MA 01569	836 2 0	45629 4354 5000	D 4 1	4671 1st Yr-Never Attend 0	AX	09/29/1997	\$0.00	EFC
	WESTFIELD MA 01085	6547 381 0		1	0 1st Yr Grad 8	AX	09/29/1997	\$0 00	BA Max
	SHREWSBURY MA 01545	2712 0 0	75349 6568 0	D 4 2	7750 3rd Yr 0	AX	09/29/1997	\$0.00	EFC
	MILTON MA 02186	26	86038 12882	D 4 2	7908 2nd Yr 0	AX	09/29/1997	\$0.00	Res EFC
	DUDLEY MA 01571	5911 287	72238 7380	D 5 1	11298 3rd Yr 0	AX	09/29/1997	\$0.00	EFC
	WELLESLEY MA 02181	1425 0 0	42753 3731 1084	D 4 2	3925 1st Yr-Never Attend 0	AX	01/23/1998	\$0.00	EFC
	CHATHAM MA 02633	2400	43610 3574 6646	D 4 2	3114 2nd Yr 0	AX	01/23/1998	\$0.00	EFC
	EAST LONGMEAD MA 01028	2944 13 0	110080 18370 7871	D 4 1	26832 1st Yr-Never Attend 0	AX	09/29/1997	\$0.00	EFC

Total Number of Students 355

\$4,725.00

Status # of Students

NA 0

AW 0

AR 0

AX 330

DA 1

RD 0

DM 22

DC 0

SC 0

Other 2

III. SCHOOL CERTIFICATION PROCESS

CERTIFICATION ROSTER HIGHLIGHTS

The Certification Roster includes all students who have been sent a MASSGrant award notification and have indicated that they will be in attendance at the school for which the roster is produced.

- o Fall and spring semester awards will always appear on separate Certification Rosters and will be mailed together throughout the Spring semester cycle.
- o EFC equals the Expected Family Contribution.
- o Students with adjustments reported directly on the Certification Roster may be checked "YES" if ALL eligibility criteria are met. These eligible students will appear on the institution's next Payment Roster.

OVERVIEW OF THE CERTIFICATION ROSTER

- o Schools must verify all applicants selected for verification by the U.S. Department of Education. The required verification items include the items mandated by the Federal Government for Title IV assistance along with the EFC. The required verification items include: *EFC, DEPENDENCY STATUS, AGI, NON-TAXABLE INCOME, U.S. INCOME TAX PAID, NUMBER IN HOUSEHOLD, and NUMBER IN COLLEGE.*
- o Schools are required to provide an updated EFC when it will affect the award being offered. The Office of Student Financial Assistance will notify students of any award adjustment.
- o Schools must then certify that applicants meet all of the additional criteria listed below:
 - ~ *FULL-TIME ENROLLMENT*
 - ~ *SATISFACTORY ACADEMIC PROGRESS - (FEDERAL REQUIREMENTS)*
 - ~ *MASSACHUSETTS RESIDENCY OF AT LEAST TWELVE MONTHS PRIOR TO SEPTEMBER 1, 1998*
 - ~ *SELECTIVE SERVICE COMPLIANCE*
 - ~ *NOT IN DEFAULT ON ANY FEDERAL OR STATE LOAN OR REFUND OWED ON A GRANT*
 - ~ *ELIGIBLE CITIZENSHIP STATUS*
 - ~ *AWARD NOT EXCEEDING FINANCIAL NEED.*

- o Schools may check "**YES**" for only those applicants who meet the required certification and verification criteria. ***PLEASE NOTE: SCHOOLS CANNOT CERTIFY STUDENTS UNTIL ALL CRITERIA ARE VERIFIED.***

Schools **must check** "**NO**" for all applicants who fail to meet the required certification and/or verification criteria.

- o Schools may make changes directly on the Certification Roster or submit an Adjustment Form. Changes will be input and students eligible for payment will appear on the next Payment Roster. All EFC revisions must include changes to other financial data such as adjusted gross income, taxes paid, family size, etc.
- o Schools must complete and sign the final page of each Certification Roster or the roster will be returned to the institution.
- o Schools must return one copy of the Certification Roster to the Office of Student Financial Assistance for processing. Schools should retain the additional copy of the roster for their records.
- o Recipients of a MASSGrant must be Massachusetts resident for at least 12 months prior to the start of the traditional academic year, and continue to be a Massachusetts resident throughout the academic term. In the case of dependent students, both parent and student must meet the 12 month residency requirement. Dependent students are considered legal residents of the state in which their parents are legal residents. All recipients **MUST** have permanent year-round residencies in Massachusetts.

PLEASE NOTE: School address are not acceptable. Schools should not certify students who appear on any roster with a school address. In the event of extenuating circumstances, students should contact the Massachusetts Office of Student Financial Assistance. Students or parents who move out of state during the academic year are not eligible to receive a MASSGrant.

CERTIFICATION ROSTER FIELD DEFINITIONS

Applicants who have been sent an award notification and indicated they will be in attendance at your school will appear on this roster. Please identify any corrections to the following items.

Name of Applicant:	Last Name, First Name, Middle Initial
Social Sec. #:	Student Social Security Number (The school should attach a legible copy of the student's Social Security Card.)
Address:	Street, City, State, Zip Code
AGI:	*Adjusted Gross Income - verify using Federal Tax Returns PUT "P" AFTER CHANGED AGI IF USING PROJECTED INCOME
Tax Pd:	*United States Income Tax Paid - verify using Federal Tax Returns
Non-Tax:	*Non-Taxable Income - verify using documentation of non-taxable income

(*Two separate columns have been provided for student/spouse and parent financial information. Please use the appropriate columns to make your changes.)

Dep:	Dependency Status D = DEPENDENT I = INDEPENDENT
#HH:	Number in Household
#Colg:	Number in College
EFC:	Expected Family Contribution
Yr Schl:	Grade level of the student
Sem Pd:	Number of semesters MASSGrant was previously disbursed to the student

CERTIFICATION PROCEDURE:

- 1. Review the MASSGrant Certification Roster and make certain that you have verified all students selected by the U.S. Department of Education for verification. The required verification items mandated by the Federal Government for Title IV assistance include: EFC, dependency status, AGI, non-taxable income, U.S. income tax paid, number in household and number in college.**
- 2. You may change any of the application data on the roster by reporting the correct information to the right of the preprinted data. You are required to provide an updated EFC when it affects the award being offered. The Office of Student Financial Assistance will notify students of any award adjustment.**
- 3. Certify that applicants meet all of the additional eligibility criteria listed below:**
 - **Full-time enrollment**
 - **Satisfactory academic progress**
 - **Massachusetts residency of at least twelve months prior to September 1, 1998 (the MA residency requirement also applies to parents of dependent students)**
 - **Selective service compliance**
 - **Not in default of any federal or state loan or does not owe a refund on any financial aid previously received**
 - **Meet eligible citizenship status requirements**
 - **Award does not exceed financial need and**
 - **Enrolled in an eligible degree or certificate program**
- 4. Report certification as "Yes" for students who meet all required certification and verification criteria. Adjustments to students' application data may be made directly on the Certification Roster. Adjustment Forms may be used to report updates to student records after the Certification Roster has been returned to OSFA. Eligible students will appear on a MASSGrant Payment Roster.**
- 5. Do not report certification as "Yes" for students who appear on any roster with a school address. All students must have permanent year-round residency in Massachusetts. In the event of extenuating circumstances regarding residency, students should contact the Massachusetts Office of Student Financial Assistance. Students or parents who move out of the state during the academic year are not eligible to receive a MASSGrant.**
- 6. Report certification as "No" for all students who are not enrolled or fail to meet the required certification and/or verification criteria.**
- 7. Report as "pending" any student for whom you are unable to complete verification, has met all other criteria and you believe will become eligible. Students who you report as "pending" will appear on your institution's next Certification Roster. Students who remain in a "pending" status are subject to cancellation later in the semester.**

8. **Students who are not enrolled in the Fall semester must be certified as “No” on the Fall MASSGrant Certification Roster. An Adjustment Form may be used to reinstate a Spring semester award for any student(s) who subsequently notifies the institution of their intent to enroll for the Spring semester.**
9. **Complete, sign and date the final page of Certification Roster. Return the original copy of the Certification Roster to:**

**The Commonwealth of Massachusetts
Board of Higher Education
Office of Student Financial Assistance
330 Stuart Street, Suite 304
Boston, MA 02116**

Retain the additional copy of the Certification Roster for your records.

THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE

1997-1998 MASSGrant
Spring Certification Roster

EXHIBIT 3

Name of Applicant	Street Address	Student AGI	Parent AGI	Dep #HH	EFC Yr Schl	Award Amount	Certification Yes	No	Pending Verification
Social Security #	City State ZIP	Tax Pd Non-Tax	Tax Pd Non-Tax	#Colg	Sem Pd				
	EAST BOSTON			D	0	1250	()	()	()
	MA 02128	0	7332	6	1st Yr-Never Attend				
				2	2				

Total Number of Students 1

Total Dollar Amount

\$1.250

I certify that the students listed above who are indicated as eligible for payment of a
1997-1998 MASSGrant, have completed all verification and eligibility requirements,
including citizenship and academic progress, as specified in the program guidelines.

Signature _____

(Please Type or Print) Name _____

Title _____

Date _____

Phone _____

STUDENT RECORD ADJUSTMENTS

The Office of Student Financial Assistance (OSFA) uses the U.S. Department of Education Title IV Wide Area Network (WAN) system and receives updates to student records electronically through Electronic Data Exchange (EDE). OSFA currently receives fully formatted Institutional Student Information Records (ISIRs) of all applicants who indicate Massachusetts as their state of legal residence. Any new transaction ISIR received will automatically update and re-status the student's record.

Schools may wish to use paper Adjustment Forms or Student Form I (Section C), as standard practice, to submit corrections to records previously received by OSFA. Since the CPS does not differentiate between school corrections or student corrections, all transaction ISIRs will be received by OSFA electronically and will re-status the student record up to the point in which Award Notifications are mailed. Once students are notified of their awards, OSFA will not permit any electronically transmitted transactions to update the student's record. Therefore, schools requiring a student record adjustment after this time, must complete and submit paper Adjustment Forms or Student Form I (Section C).

Paper Adjustment Forms or Student Form I (Section C) may be submitted to the Office of Student Financial Assistance to communicate changes to a student's file. You should use these forms in the following cases:

- Change in Dependency Status
- File Verification
- Previously Ineligible Student is Now Eligible
- Appeal
- Fall and/or spring semester reinstatement of award(s)
- Professional Judgment

Changes may also be submitted via the Certification Roster.

EXHIBIT 4

1998 - 1999 MASSGrant ADJUSTMENT FORM

A CHANGE IS BEING MADE FOR THE FOLLOWING REASON(S):

<input type="checkbox"/> Change to Dependency Status	<input type="checkbox"/> Professional Judgement
<input type="checkbox"/> File Verification	<input type="checkbox"/> Previously Ineligible
<input type="checkbox"/> Appeal	<input type="checkbox"/> Student is now eligible
<input type="checkbox"/> Reinstate Award / Spring Sem. <input type="checkbox"/> Fall Sem. <input type="checkbox"/>	<input type="checkbox"/> NIL Application not Accepted

COMPLETE THIS FORM AND RETURN IT TO: Office of Student Financial Assistance
330 Stuart St., 3rd Floor, Boston, Mass 02116

Student's Name: _____ SS#: _____
(last) (First) (MI)
Institution's Name: _____ OE Code #: _____

I. ONLY REPORT ITEMS WHICH REQUIRE A CHANGE. - Both the EFC and the dependency status must be reported or this form will be returned to your institution.

Dependency status: Dependent(D) ☐ Independent (I) ☐ Independent with children (IC) ☐
If IC, student's marital status is: Not married ☐ Married ☐ Separated ☐
If IC, student's household size is: _____
Original EFC: _____ Revised EFC: _____ Semester(s) enrolled: Fall ☐ Spring ☐

Number in College: _____ Household Size: _____

A.G.I. (Parent): _____ A.G.I. (Student/Spouse): _____

Taxes Paid (Parent): _____ Taxes Paid (Student/Spouse): _____

Non-Taxable Income (Parent):	Non-Taxable Income (Student/Spouse):
Earned Income Credit _____	Earned Income Credit _____
ADFC/ADC _____	ADFC/ADC _____
Untaxed Social Security _____	Untaxed Social Security _____
Child Support _____	Child Support _____
Other Untaxed Inc. _____	Other Untaxed Inc. _____

II. USE THE SECTION BELOW TO CHANGE ANY FIELD(S) NOT LISTED ABOVE:

Field Name:	Changed From:	To:
_____	_____	_____
_____	_____	_____

APPROVED BY: _____ Title: _____ Date: _____
Signature of Financial Aid Officer

Telephone #: () _____ Fax #: () _____

CERTIFICATION ROSTER MAILING SCHEDULE *

- | | |
|-------------------------------------|----------------------|
| o First Fall Mailing: | AUGUST 1998 |
| o First Spring Mailing: | DECEMBER 1998 |
| o Final Anticipated Mailing: | APRIL 1999 |

* All schools will be mailed an initial Certification Roster in August. Supplemental Certification Rosters are generally produced and mailed on a weekly basis as students become eligible. Schools are given 2-3 weeks to return Certification Rosters. Failure to return Certification Rosters within the required timeframe can result in a delay in payment to the school.

IV. ELIGIBILITY CRITERIA

FULL-TIME STATUS

A student must be enrolled *full-time*, 12 semester credit hours or the equivalent, to receive a MASSGrant. Enrollment is confirmed during the Fall and Spring terms. Students in their last semester of study must also be enrolled full-time, regardless of the number of credits remaining to finish their program. If a student is unable to maintain "full-time status" due to extenuating circumstances, schools may forward a written appeal on behalf of the student to the Office of Student Financial Assistance.

ELIGIBILITY LENGTH

The Office of Student Financial Assistance will continue to track and monitor each student's maximum semester eligibility. The maximum semester eligibility always takes into account the cumulative total number of semesters previously attended at all institutions and does not revert to zero when a student transfers to another eligible school. The maximum semester eligibility per institution type is as follows:

SCHOOL PROGRAM LENGTH

CUMULATIVE MAXIMUM SEMESTERS

5 YEAR	10
4 YEAR	8
3 YEAR	6
2 YEAR	4
1 YEAR	2

The Office of Student Financial Assistance maintains an appeal process for cases with extenuating circumstances.

PARTIAL PAYMENTS

A school may accept a partial payment for a student when they are ineligible for the total grant amount. Provided that the student meets all eligibility and verification criteria, a school is directed to check "YES" on the Certification Roster, cross out the award amount, and insert the new amount requested. *IN ADDITION, THE SCHOOL MUST WRITE "PARTIAL PAYMENT" UNDER YES/NO CERTIFICATION BRACKETS.*

PLEASE NOTE: *A PARTIAL PAYMENT ACCEPTED BY A SCHOOL WILL COUNT AS A FULL SEMESTER PAID TOWARD THE INDIVIDUAL STUDENT'S CUMULATIVE MAXIMUM SEMESTER COUNT.*

V. SCHOOL PAYMENT PROCESS

PAYMENT ROSTER

The Payment Roster will be generated once the Certification Roster has been completed by the school and returned to the Office of Student Financial Assistance for processing. The Financial Aid Office receives three copies of the Payment Roster and is responsible for forwarding one copy to the office at their school that receives the check. The Payment Roster will list only those students who were certified "YES" on the Certification Roster and for whom payment has been requested. The Payment Roster should be used to reconcile the coinciding Certification Roster. Payment will be forwarded under separate cover. Any refunds due must be returned to the Office of Student Financial Assistance ***IMMEDIATELY*** along with a signed copy of the Payment Roster. Any refunds of MASSGrant which need to be returned subsequent to the processing of the Payment Roster must be returned along with a completed 1998-99 MASSGrant Program Refund Form (Exhibit 6). ***FAILURE TO RETURN ANY REFUNDS TO THE OFFICE OF STUDENT FINANCIAL ASSISTANCE MAY JEOPARDIZE FUTURE FUNDS DUE YOUR SCHOOL.*** The Payment Roster must be returned to the Office of Student Financial Assistance.

PAYMENT ROSTER PROCEDURES

The MASSGrant Payment Roster lists only those students who were reported as "yes" on the Certification Roster. With receipt of your Payment Roster, you are required to certify that students listed on the roster have been paid MASSGrant funds at your institution. Three copies of the Payment Roster will be sent to you to assist with the reporting requirements.

1. Review each student's information carefully.
2. Report changes to the students' EFC and awards. Line out the incorrect EFC then write the correct value to the right of it. New award amounts must be reported in the "Reduced Award" column. Indicate the difference in the "Amount Refunded" column.
3. Check "yes" in the "Paid" column for students who you have paid either full or partial amounts of MASS Grant funds. If you have made a partial payment of funds to some students, indicate the amount to be returned in the "Amount Refunded" column.
4. Check "no" in the Paid column for students you have not paid a MASSGrant and for whom you will return the full amount of the Grant. Indicate the amount to be returned in the "Amount Refunded" column.
5. Add all full and partial refunds of MASSGrant funds to be returned and write the amount on the line next to "Total Amount Refunded"
6. A check for the total of all full and partial refunds for students who were not paid, must be returned to this office along with a signed copy of the Payment Roster. If no funds are due, sign and return a copy of the Roster. Be sure that you have thoroughly completed the certification page before returning it.

GRANT PAYMENT CHECK

A school will receive a Grant Payment Check after the Certification Roster has been completed and returned to the Office of Student Financial Assistance. The Office of Student Financial Assistance prepares individual Payment Vouchers for the total amount of each school's Payment Roster. The Payment Vouchers are then entered into the state's computerized accounting system. The State Comptroller's Office approves each payment and transmits the information to the Treasurer's Office. The Treasurer's Office then forwards Payment checks to individual schools.

Financial Aid Offices may want to notify the Bursar's Office, when to expect the grant payment check and the amount to be disbursed, once the Payment Roster has been received.

THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
1997-1998 MASSGRANT
Fall Payment Roster

EXHIBIT 5

Name of Applicant	Street Address				Award Amount		Reduced Award	Paid		Amount Refunded
Social Security #	City	State	ZIP	EFC		Award Type		Yes	No	
	BROCKTON	MA	02402	0	1250	MASSGRANT		()	()	

	BOSTON	MA	02120	1727	400	MASSGRANT		()	()	

	BROCKTON	MA	02401	736	700	MASSGRANT		()	()	

	RANDOLPH	MA	02368	1659	400	MASSGRANT		()	()	

Total Scholarship Funding for							Total Amount Refunded			
Total Number of Students			4							
Total Dollar Amount			\$2,750							

I certify that MASSGrant funds have been paid to students as indicated. Further, all full or partial refunds have been processed and returned to the Commonwealth of Massachusetts with this roster.

Signature _____

(Please Type or Print) Name _____

Title _____

Date _____

Phone _____

THE PAYMENT SUMMARY SHEET

The Payment Summary Sheet provides current Payment Roster information and cumulative details of payment activity for both the MASSGrant and Performance Bonus Programs. The Sheet will accompany each Payment Roster and is provided to assist schools with reconciling disbursements and refunds throughout the processing cycle. Below is a general guide as to how to interpret the Payment Summary Sheet. Each section discussed references a coded area on the sample copy of the Payment Summary Sheet (Exhibit 6).

How to Interpret the Payment Summary Sheet

Section A – Summary of the Current Payment Roster

A1- Total Students

Total number of students and dollar value of awards listed on the current Payment Roster.

A2 –Prepayment Amount

Prepaid amount of MASSGrant funds for either the fall or spring semester to be deducted from the dollar value of the current Payment Roster (A1). The deduction only appears on the first fall and spring semester Payment Rosters.

A3 –Refunds Owed from Previous Rosters

A negative value may be the result of refunds received from the institution (D3) less than the value of student awards reversed (E). A negative value may also be the result of a prepaid amount of MASSGrant funds (A2) greater than the total dollar value of awards on the current roster (A1).

A positive value in (A3) may be a result of refunds received from the institution (D3) greater than the value of student awards reversed (E).

A4 –Total this Payment Roster

Grand total of funds either to be paid to the institution (positive value) or to be returned by the institution (negative value) after all adjustments [i.e. awards reversed (E), prepayments (C), checks received (D3), negative amounts owed from previous rosters etc.] have been calculated.

Section B - Payment Roster Details – “Previous Rosters”

B1-Roster

Total dollar value of all awards from each Payment Roster previously sent to the institution.

B2-Actual Paid

Total amount of funds actually paid to the institution with each Payment Roster. A negative or zero value indicates no funds were paid to the institution with the Payment Roster.

Section C – Payment Roster Details – “All Prepayments for Current School Year”

The date and the amount of MASSGrant funds prepaid to the institution. Prepayments usually occur twice within the academic year period; once in the fall semester and once in the spring semester.

Section D – Payment Roster Details – “Refunds”

D1 – Refunds Deducted

The difference between the total dollar value of all awards from each Payment Roster (B1) and the total amount of funds actually paid to the institution for each Payment Roster previously sent (B2).

D2 – Refunds Reversed

Dollar value of funds returned to an institution, due to an incorrect payment for refunds owed from that institution.

D3- Refunds Received

Dollar value of refunds received from an institution.

Section E – Payment Roster Details – “Awards Reversed for Current School Year”

A cumulative list of all students reported as “not paid” from previous Payment Rosters, Refund Forms or other institutional documentation. Awards appear as negative values for either full or partial refunds. The type of award, reversal date, student’s name, social security number, and grant amount reversed are indicated.

EXHIBIT 6

Report ID : 4_payment_statement

**THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE**

02/13/1998 17:29:16

Page 1 of 1

Summary of Current Payment Roster

Roster ID : 39

		This Payment Roster	
①	Total Students	46	Total \$11,500
②	Prepayment Amount		Total 90
③	Refunds Owed from Previous Rosters		Total 90
④	Total Due Pay Roster		Total \$11,500

*Any negative amount must be returned immediately

Payment Roster Details (Cumulative)

Roster ID : 39

Previous Rosters

Date	Roster ID	# of Students	① Roster	② Actual Paid
Jan 16, 1998	32	75	\$22,900	\$22,463
Feb 03, 1998	36	23	\$7,375	\$7,414
Nov 18, 1997	1	349	\$103,643	\$10,643
Feb 03, 1998	37	23	\$7,375	\$7,375

All Prepayments for Current School Year

Date	Amount
Nov 17, 1997 Pre-Pay	\$84,200
Total	\$84,200

Refunds

Date	Amount
① Jan 16, 1998 Refunds Deducted	\$37
② Jan 22, 1998 Refunds Reversed	\$38
③ Jan 26, 1998 Refunds Received	\$75
Feb 03, 1998 Refunds Deducted	\$-38
Dec 22, 1997 Refunds Received	\$375
Dec 24, 1997 Refunds Received	\$38
Total	\$450

Assess Reversed for Current School Year

MASSGRANT

Date	SSN	Name	Amount
Jan 16, 1998			\$-450
Total			\$-450

VI. STUDENT DISBURSEMENTS/REFUNDS/APPEALS

DISBURSEMENT

Upon confirmation of payment to students via the Certification/Payment Process, schools are urged to ensure that students are not adversely affected prior to the receipt of the payment to the school. In any case, where an eligible MASSGrant recipient is barred from registration, graduation, finals or classes, schools are urged to contact the Office of Student Financial Assistance immediately.

REFUNDS

Refunds may occur as a result of adjustments to EFC, change to dependency status, and/or student's transfer.

Refunds of MASSGrant funds may also occur if the school receives payments and then becomes aware that a student has withdrawn, dropped out, was expelled, takes an approved leave of absence or otherwise fails to complete the period of enrollment as charged.

If the school is required by Federal Regulation to perform a statutory refund calculation, the MASSGrant amount must be considered in the calculation. The results of the calculation will indicate if all, part or none of the MASSGrant must be returned to the Office of Student Financial Assistance.

All refunds must be submitted in a ***TIMELY*** manner to the Office of Student Financial Assistance and must be accompanied by a completed Refund Form (Exhibit 7). Students files will not be updated nor will subsequent Certification Rosters be sent until the refund has been received.

APPEALS

Appeals may originate from either the Financial Aid Office or the student to the Appeals Committee in the Office of Student Financial Assistance. Whenever feasible, it is preferable for the Financial Aid Office to be involved. Schools are encouraged to submit Adjustment Forms for student cases that merit further review. The Office of Student Financial Assistance retains the right of final approval on all appeals.

EXHIBIT 7

1998-1999 MASSGrant PROGRAM REFUND FORM

ALL REFUNDS TO THE OFFICE OF STUDENT FINANCIAL ASSISTANCE MUST BE ACCOMPANIED BY A COMPLETED COPY OF THIS FORM ALONG WITH THE CHECK. (THE CHECK SHOULD BE MADE PAYABLE TO THE COMMONWEALTH OF MASSACHUSETTS). PLEASE MAIL BOTH THE REFUND FORM AND THE CHECK TO:

**OFFICE OF STUDENT FINANCIAL ASSISTANCE
330 STUART STREET
SUITE 304
BOSTON, MA 02116**

**STUDENT'S NAME
AND SS#**

**AMOUNT OF
REFUND**

**APPLICABLE
SEMESTER**REASON FOR
RETURN[illegible]

CHECK INFORMATION:

AMOUNT OF REFUND: _____ **DATE:** _____ **NUMBER:** _____

SIGNATURE

TITLE

DATE _____

SCHOOL

OE #

TELEPHONE

EXHIBIT 8

1998-1999 TRANSFER REQUEST FORM

This form is to be used in reporting:

FINANCIAL AID OFFICER - PLEASE USE THIS FORM TO REQUEST A TRANSFER FOR:

- a) A MASSGrant/NIL eligible student in attendance at your school who plans to transfer to another school.
- b) A MASSGrant/NIL eligible student who is in the process of transferring to your school or has already transferred to your school.

Student Name: _____

Social Security #: _____

School Attending Fall '98: _____/OE code _____

School Attending Spring '99: _____/OE code _____

Other: _____

Please forward completed form to:

OFFICE OF STUDENT FINANCIAL ASSISTANCE
330 Stuart Street
Suite 304
Boston, MA 02116

Signature of person completing this form

Print Name

Date

Telephone #



EXHIBIT 9
THE COMMONWEALTH OF MASSACHUSETTS
OFFICE OF STUDENT FINANCIAL ASSISTANCE
330 STUART STREET, BOSTON, MASSACHUSETTS 02116
(617) 727-9420

March 11, 1998

Dear

NOTICE OF AWARD

The Commonwealth of Massachusetts is pleased to inform you of your eligibility for the MASSGrant for the 1997-98 academic year. This award is subject to verification of your eligibility by your educational institution, appropriation of funds by the Massachusetts Legislature and your compliance with the enclosed Award Terms and Conditions. This award notice supercedes any prior notices you may have received from this office. **DO NOT RETURN THIS NOTICE IF YOU ACCEPT THE AWARD AS PRINTED BELOW.**

Institution: FRANKLIN PIERCE COL
OE Code: 002575

Source:	Fall	Spring	Total
MASSGRANT	225	225	450
	-----	-----	-----
Total Awards:	225	225	450

COMPLETE, SIGN AND RETURN THIS FORM ONLY IF YOU ARE DECLINING THIS AWARD, OR CHANGING SCHOOLS. PLEASE NOTIFY THIS OFFICE IN WRITING OF ANY CHANGE TO YOU'RE PERMANENT ADDRESS.

Section I: CHANGE OF INSTITUTION REQUEST -- Complete this section only if the institution you plan to attend is not identified above.

FALL SEMESTER: _____
Institution City State

SPRING SEMESTER: _____
Institution City State

Section II: DECLINE AWARD -- Complete this section if you cannot accept your award for any reason. I wish to decline the award offered for the semester(s) indicated: FALL _____ SPRING _____

Signature: _____ Date: _____

**MASSACHUSETTS OFFICE OF STUDENT FINANCIAL ASSISTANCE
MASSGrant AWARD TERMS AND CONDITIONS**

MASSGrant awards are made for one academic year. Students must reapply each year to receive consideration for scholarship assistance.

STUDENT ELIGIBILITY CRITERIA - To be eligible for an award, a student must:

- a. Not have received a first Bachelor's Degree;
- b. Enroll as a full-time undergraduate student (at least 12 semester hours or equivalent) in an eligible certificate or degree program at an eligible institution;
- c. Be a Massachusetts resident for other than educational purposes for at least twelve months prior to the start of the academic year for which aid is awarded (recipients/and or parents must remain residents throughout the academic year);
- d. Maintain satisfactory academic progress in accordance with the standards of the school the student attends;
- e. Comply with Selective Service Registration requirements;
- f. Not be in default on a federal or state educational loan and not owe a repayment on a federal or state grant.

STUDENT RESPONSIBILITIES - As a recipient of the MASSGrant, you are responsible for:

- a. Notifying the Massachusetts Office of Student Financial Assistance of any change in financial or family situation which could affect your award;
- b. Repaying any portion of a scholarship awarded to you as a result of mis-information or improper certification/verification.
- c. Providing true and accurate information for the financial aid application. False statements or misrepresentations on the financial aid application may subject you to a fine or imprisonment or both under the provisions of the U.S. criminal code.
- d. Notifying the Massachusetts Office of Student Financial Assistance (in writing) of any change in name, address or social security number. Social security changes must be accompanied by a copy of your social security card.

AMOUNT/TERMS OF AWARD - MASSGrant awards may range between \$250 and \$2,500.00 per year and cannot exceed your calculated financial need when combined with other financial assistance. Eligibility is restricted to 8 semesters if in a four year undergraduate program; 6 semesters for a 3 year program; 4 semesters for a 2 year program; and 2 semesters for a 1 year program. Semester count is a cumulative total for all schools you have attended. An additional two semesters of eligibility is given to students who enroll in a designated 5 year degree program.

RIGHT TO APPEAL - If extenuating circumstances have occurred since you filed the Federal Application for Student Aid (i.e. death of a parent or spouse, unemployment, etc.) an appeal should be submitted to the Financial Aid Office at your institution. An appeal may result in an adjustment to your MASSGrant award.

EXHIBIT 9B

ACCEPTANCE PROCEDURES

Your MASSGrant award will be automatically sent to the school listed on your award notification unless the Massachusetts Office of Student Financial Assistance is otherwise notified by you. **YOU DO NOT NEED TO ACCEPT THIS AWARD.** Return your award notice **ONLY** if you wish to:

1. CHANGE SCHOOLS - COMPLETE SECTION 1. A student may transfer the MASSGrant from one eligible institution to another. Since the amount of a MASSGrant depends on the cost of education, your award may be adjusted. Eligible schools include most accredited colleges and universities in MASSACHUSETTS and subject to reciprocity continuance in CONNECTICUT, DISTRICT OF COLUMBIA, MAINE, MARYLAND, NEW HAMPSHIRE, PENNSYLVANIA, RHODE ISLAND, and VERMONT.

OR

2. DECLINE THE AWARD - COMPLETE SECTION II
(Sign, date and return Award Notice)

3. CHANGE OF ADDRESS - COMPLETE SECTION III
(Sign, date and return Award Notice)

VERIFICATION - Verification is a federally mandated process to confirm the information reported on the Free Application for Federal Student Aid (FAFSA). If selected for verification, you must provide the requested information to your school in a timely manner.

- * Grant funds will not be forwarded to your school until the verification process is complete.
- * As a result of verification, your award may be revised or cancelled at any time.
- * Failure to complete the verification process in a timely manner will result in cancellation of your MASSGrant award.

EXHIBIT 10

THE COMMONWEALTH OF MASSACHUSETTS

OFFICE OF STUDENT FINANCIAL ASSISTANCE

330 STUART STREET BOSTON, MASSACHUSETTS 02116

(617) 727-1110

January 30, 1998

The Massachusetts Office of Student Financial Assistance has received your 1997-98 application for the MASSGrant. After careful review of your application, you currently are ineligible to receive the MASSGrant for the 1997-98 academic year due to the following reason(s):

PRIOR BACHELORS DEGREE - You indicated on the 1997-98 Free Application for Federal Student Aid that you have obtained a bachelor's degree.

DENIED BASED ON FINANCIAL NEED CRITERIA - Your calculated Federal Expected Family Contribution does not meet the criteria for MASSGrant recipients. Awards are given to the neediest students based on limited funds.

LATE APPLICATION - You failed to meet the priority filing deadline. The 1997-98 academic year priority deadline for the MASSGrant Program is May 1, 1997.

MASSACHUSETTS RESIDENCY REQUIREMENTS - Both dependent students and their parents, and independent students must be Massachusetts residents for at least twelve months prior to the start of the academic year.

SOCIAL SECURITY NUMBER - The social security number you reported on your application could not be confirmed with the federal social security database.

MISSING INFORMATION - Information required to calculate your eligibility was not included on your application.

The enclosed insert explains in detail the procedures established for you to resolve your MASSGrant ineligibility. In order for you to be considered for an award, these discrepancies (with the exception of "late application") must be resolved within four weeks from the date of this letter. However, due to limited funds, if your application was received after the priority filing deadline of May 1, 1997, eligibility for a MASSGrant is not automatically guaranteed upon resolution of the above discrepancies.

You may contact the Massachusetts Office of Student Financial Assistance if you should have questions concerning your application for the MASSGrant. You are also advised to contact the Career and Learning Line at 1-800-442-1171 to identify other sources of financial aid that may be available to you.

EXHIBIT 11A

FORM I

MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS

1997-98 MASSGrant Program

Student Name _____ Social Security# _____

Permanent Address _____
(street) (city) (state) (zip code)

Date of Birth _____ Telephone# _____

This form is being completed to provide clarification for: (Check only the condition listed on your letter.)

____ Bachelor's Degree Status ____ Ineligible School ____ Massachusetts Residency ____ Social Security Number

Section A – Bachelor's Degree

I certify that I have not received my first bachelor's degree, nor do I have a degree from a college in another country that is equal to a bachelor's degree. I expect to receive my first bachelor's degree in _____ (month/year).

Signature _____ Date _____

Section B – Ineligible School

For the 1997-98 academic year, I will attend the following school(s):

Fall 1997 _____ Spring 1998 _____

(city) (state)

(city) (state)

Signature _____ Date _____

Section C – Massachusetts Residency

Please review the following items on your FAFSA or Student Aid Report to determine what information is discrepant or missing: student and/or parent(s) state/date of legal residence, student driver's license state and/or permanent mailing address.

Appropriate documentation must be received within the time specified in the enclosed letter and may include one or more of the following:

- ☐ Copy of lease/mortgage or notarized letter from landlord
- ☐ State tax returns for both 1995 and 1996
- ☐ Bills from MA Dept. of Transitional Services or any other agencies indicating benefits received in 1996
- ☐ Proof of employment in MA which includes period of 1/96-8/96 and 1997

Note: BIRTH CERTIFICATES ARE NOT ACCEPTABLE

Please check (✓) off the documentation you are submitting and send it along with this form to the Massachusetts Office of Student Financial Assistance (OSFA). If you are a dependent student you must send proof of Massachusetts Residency for both you and your parents.

Section D – Social Security Number

The social security number indicated on this letter SS# _____ - _____ - _____ is incorrect. My correct social security number is _____ - _____ - _____. Attached is a copy of my original social security card. (No further action will be taken on your application if you do not include a legible copy of your original social security card.)

Signature _____ Date _____

RETURN TO:

Office of Student Financial Assistance
330 Stuart Street, Suite 304
Boston, Massachusetts 02116
(617) 727-9420

EXHIBIT 11B

MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS
BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
330 Stuart Street, Suite 304
Boston, Massachusetts 02116

1997-98 MASSGrant Program

Instructions: Please read the information below which applies to the condition(s) impacting the status of your application for the MASSGrant Program. To correct the status of your application, you must follow instructions and complete FORM I (reverse side), and provide all required documentation. FORM I must be returned to the Massachusetts Office of Student Financial Assistance (OSFA) within the time specified in the enclosed letter.

- (A) **PRIOR BACHELOR'S DEGREE** – MASSGrants are available only to students who have not received their first bachelor's degree. If you do not have a bachelor's degree, **complete FORM I, Section A (see reverse side) and return it to the Massachusetts Office of Student Financial Assistance (OSFA).**
- (B) **INELIGIBLE SCHOOL** – MASSGrant recipients must attend a participating school in Massachusetts or a participating school in a state that has a reciprocity agreement with the Commonwealth. A participating school is one that has signed a participation agreement with the Commonwealth of Massachusetts. Reciprocal states include CT, ME, NH, PA, RI, VT, MD and the District of Columbia. The first choice school listed on your Free Application for Federal Student Aid was either not eligible or is not included on our list of participating schools. **Complete FORM I, Section B (see reverse side) to notify our office of your eligible institution.**
- (C) **MASSACHUSETTS RESIDENCY REQUIREMENTS** – To prove Massachusetts residency you and/or your parent(s) must provide proof of residency in the state for a period of **at least twelve months prior to August 31, 1997.** Please review the following items on your Free Application for Federal Student Aid (FAFSA) or Student Aid Report to determine what information is discrepant or missing: student and/or parent(s) state/date of legal residence, student driver's license state and/or permanent mailing address. **Complete FORM I – Section C (see reverse side) and return it along with the appropriate documentation to the Massachusetts Office of Student Financial Assistance (OSFA).**
- (D) **SOCIAL SECURITY NUMBER** – The accuracy of your name and social security number could not be confirmed with the federal social security database. **Complete FORM I – Section D (see reverse side) and return it along with a legible copy of your original social security card to the Massachusetts Office of Student Financial Assistance (OSFA).**
- (E) **MISSING INFORMATION** – Information received on your FAFSA was not sufficient to calculate your eligibility for the MASSGrant. **Contact the Financial Aid Office at your school to determine if an adjustment form should be sent to this office.**

- (F) **MAXIMUM AWARD LEVEL** – MASSGrant awards are limited to a specific number of semester payments based on the type of institution and program length as follows:

<u>School Program Length</u>	<u>Cumulative Semester of Eligibility</u>
5 years	10
4 years	8
3 years	6
2 years	4
1 year	2

The cumulative semester of eligibility represents the **total number of MASSGrant awards** received for **all** schools/programs you have attended. **The previous number of your MASSGrant semester payments is carried forward and count towards any remaining eligibility.** Contact the OSFA at (617) 727-9420 if you have questions regarding your semester eligibility.

- (G) **DENIAL BASED ON FINANCIAL NEED CRITERIA** – Your calculated Expected Family Contribution (EFC) exceeds the range established for the MASSGrant. Due to limited funds, priority consideration is given to applicants with the greatest financial need. If your circumstances have changed since you filed your application, or if you feel that the information originally reported is incorrect, **you must report the corrections to the financial aid office at your school.** Any correction, which impacts your eligibility, **must be reported to Office of Student Financial Assistance (OSFA) by your school.** You will be notified if you become eligible to receive a MASSGrant.
- (H) **LATE APPLICATION** – Your completed FAFSA application **was not received by the May 1, 1997 deadline established for eligibility for the MASSGrant Program.** If the FAFSA receipt date information is incorrect, **you must provide a written statement to the Office of Student Financial Assistance (OSFA), along with a copy of your first (01) Student Aid Report** proving that your completed application was received by the Department of Education on or before May 1, 1997.
- (I) **CHRISTIAN HERTER SCHOLARSHIP RECIPIENTS** – If you are a current recipient of the Christian Herter Memorial Scholarship, you are not eligible to receive a MASSGrant for the 1997-98 academic year. For further information, you may contact the Office of Student Financial Assistance (OSFA).

Massachusetts Assistance for Student Success Program

II. Performance Bonus Grant

MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS

PERFORMANCE BONUS PROGRAM

The Performance Bonus was created to acknowledge and reward the success of the Commonwealth's neediest students toward graduation. The Performance Bonus provides a financial incentive for students to perform well in college and persist toward the achievement of a postsecondary education degree or credential.

STUDENT ELIGIBILITY REQUIREMENT

- Massachusetts resident
- Enrolled in an associate or bachelors degree program
- Expected Family Contribution of Zero (EFC= 0)
- Completed at least 24 college credits beyond high school
- Maintain a cumulative Grade Point Average (GPA) of 3.0 or higher
- Eligible to receive the MASSGrant

AWARD VALUE

- \$500 academic year award if enrolled in a degree program at a four-year institution
- \$350 academic year award if enrolled in a degree program at a two-year institution

Note: Performance Bonus awards will be disbursed in two equal payments

CERTIFICATION PROCESS

Potential Performance Bonus recipients will appear separately on the Certification Roster. Institutions must provide GPA's for all eligible students and certify that the student also meets all other criteria for the Bonus.

- Performance Bonus awards will appear on subsequent Pay Rosters.
- Additional Performance Bonus recipients will appear on subsequent Certification Rosters
- Notification of Performance Bonus awards to students will be sent by OSFA

Note: As a processing rule, institutions must first adjust MASSGrant awards whenever the combination of MASSGrant and Performance Bonus result in an overaward

THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
1997-1998 Performance Bonus Certification Roster

Name of Applicant	Street Address			Award	Certification		
Social Security #	City	State	ZIP	Amount	Yes	No	G.P.A.
	AMHERST	MA	01002	500	()	()	()
	GREENFIELD	MA	01301	500	()	()	()
	HADLEY	MA	01035	500	()	()	()
	WORCESTER	MA	01604	500	()	()	()
Total Number of Students 4			Total Amount	\$2,000			

I certify that all students listed on this roster have an expected EFC of zero, have completed 24 college credits beyond high school, and have met all other eligibility criteria in order to receive a Performance Bonus Grant, as specified in the program guidelines.

Signature _____

(Please Type or Print) Name _____

Title _____

Date _____

Phone _____

Massachusetts Assistance for Student Success Program

III. No Interest Loan

Massachusetts No Interest Loan Program

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MASSACHUSETTS NO INTEREST LOAN PROGRAM

Policies and Procedures Manual / Program Year 1998-99

In 1992, the Commonwealth of Massachusetts Legislature created the No Interest Loan (NIL) Program. The NIL program is designed to provide eligible, needy **Massachusetts residents** attending post-secondary educational institutions in Massachusetts with a state-funded loan. Administered by the Massachusetts Office of Student Financial Assistance, the NIL program offers **zero interest** loans to assist in meeting educational costs. Students have a maximum of ten (10) years to repay their NIL loan(s).

Program Statute

Massachusetts General Laws, Chapter 15A; section 9, cc. provides:

“Administer a program, subject to appropriation, to provide no-interest loans to undergraduate students domiciled in the commonwealth, enrolled in and pursuing a program of higher education in the commonwealth in any approved public or independent college, scientific or technical institution, or any other approved institution furnishing a program of higher education. Such assistance shall consist of full or partial loans to students in need of assistance. Repayment shall commence within six months of graduation or termination of studies; provided, that no repayment schedule shall exceed a term of ten years. Monies received in repayment shall be retained by the board of higher education for the administration of the program without further appropriation. The Massachusetts state scholarship shall establish guidelines to govern said program which shall include, but not limited to, eligibility requirements for students, eligibility requirements for participating institutions, terms of payment, deferment options, provisions for default, and a maximum and minimum loan award as determined by an indexing system.”

Beginning with the fall semester of academic year 1997-98, **EFG Technologies, Inc.** (then EduServ Technologies) entered into contract with the Commonwealth of Massachusetts to provide origination services for the No Interest Loan (NIL) program. This service is intended to assist institutions and the Commonwealth of Massachusetts in bringing No Interest Loan awards made to students, to disbursement.

I. Institutional Eligibility

Institutions wishing to participate in the No Interest Loan program must submit a letter to the Massachusetts Office of Student Financial Assistance requesting consideration for such a program. If the institution is found eligible to participate in the program, it will be required to sign a Participation Agreement with OSFA. In addition, the institution must be either private, public, independent, for profit or nonprofit, issuing associate and/or bachelor degrees, or certificate programs. The institution must be eligible to participate in Title IV programs and fully accredited.

The institution must continue to meet all of the above and any other requirements throughout its participation in the No Interest Loan program.

II. Student Eligibility

Eligible students, who meet the program requirements, are included on a **NIL Eligibility Roster** (Exhibit A), which is sent to institutions at the beginning of each academic year and periodically thereafter, as it is updated. **Students wishing to become eligible for a No Interest Loan for the academic year 1998-99 must complete their 1998-99 Free Application for Federal Student Aid (FAFSA), by the priority deadline date of March 12, 1999.** Because OSFA's determination of a student's eligibility is based on an Estimated Family Contribution (**EFC**) derived from Federal Methodology (**FM**), the institution has responsibility for validation of such EFC. Likewise, schools have the same responsibility to ensure that the borrower meets all other requirements of the No Interest Loan program, prior to advancing a NIL award. The EFC and student dependency requirements are displayed herein (Exhibit B). A student's current year maximum eligibility is listed on the NIL Eligibility Roster under "**Maximum Loan Amount**". In view of the fact that the program has a **lifetime borrowing limit of \$20,000**, a student's aggregate loan history under the program is taken into account when determining current year eligibility. **The minimum, initial NIL award a student can receive is \$1,000.**

In addition to meeting the above requirements, students eligible for the NIL program must also meet the following conditions:

- Be a permanent legal Massachusetts resident since August of the year preceding the current academic year.
- Be a U.S citizen or a non-citizen eligible under Title IV regulations.
- Not yet received a Bachelor's Degree and currently pursuing a course of study in an eligible program at an eligible institution.
- Be enrolled full-time (minimum 12 credits per semester or its equivalent).
- Maintain satisfactory academic progress in accordance with the school's academic standing policy.
- Not be in default on any federal or state loans or owe a refund for any previous financial aid received.
- Comply with Selective Service requirements.
- Must provide requested documentation to the school if selected for verification.
- Have an eligible Estimated Family Contribution (EFC).

III. Mailing of Forms to Institutions

Forms (**Promissory Notes, Change Forms, Entrance/Exit Interview Forms, Change in Enrollment Status Forms, and No Interest Loan Repayment Chart, and NIL Fact**

Sheets) are mailed to participating schools directly by EFG Technologies, along with pre-printed, return mail envelopes. Schools that need to order additional forms can

contact EFG Technologies directly by calling **Carolyn McDonough at 1-800-458-4492 (X2289)**.

IV. Disbursement Dates

When completing the promissory note, schools have the option of selecting either "Fall", "Spring" and/or "Summer" as their disbursement periods, in which case, the system will automatically assign a disbursement date. Institutions may also choose to select their own disbursement dates, which will provide them with the flexibility of having disbursed NIL funds arrive on their campus, later than the system would allow. Under either scenario, NIL disbursement dates shall meet the following criteria:

- Each loan must have at least two (2) disbursements, unless the loan meets at least one of the following criteria, in which case, the system will assign one disbursement date only:
 1. The current date is greater than the loan period end date.
 2. The loan period is less than 155 days in length.
- Each subsequent disbursement date must be greater than or equal to the previous disbursement date.
- If a disbursement falls on a Sunday or holiday, the system will treat that date as a holiday and assign the next business day as the disbursement date.
- ***First Disbursement***

If the current date is less than or equal to 20 days prior to the start of the loan period, the current date shall be assigned as the first disbursement date.

If the current date is greater than 20 days prior to the start of the loan period, a first disbursement date equal to 20 days prior to the start of the loan period shall be assigned.

- ***Second Disbursement / No Third Disbursement Selected***

If the current date is less than or equal to the mid point of the loan period less 20 days, the mid point of the loan period less 20 days shall be assigned as the second disbursement date.

If the current date is greater than the mid point of the loan period less 20 days, the current date shall be assigned as the second disbursement date.

In either case, if the date calculated for the second disbursement date is less than that assigned for the first disbursement, a second disbursement date equal to the first disbursement date shall be assigned.

- ***Second Disbursement / Third Disbursement Selected***

If the current date is less or equal to the one-third point of the loan period less 20 days, the one-third point of the loan period less 20 days shall be assigned as the second disbursement date.

If the current date is greater than the one-third point of the loan period less 20 days, the one-third point of the loan period less 20 days shall be assigned as the second disbursement date.

In either case, if the date calculated for the second disbursement date is less than that assigned for the first disbursement, a second disbursement date equal to the first disbursement date shall be assigned.

- ***Third Disbursement***

If the current date is less than or equal to the two-thirds point of the loan period less 20 days, the two-thirds point of the loan period less 20 days shall be assigned as the third disbursement date.

If the current date is greater than the two-thirds point of the loan period less 20 days, the current date shall be assigned as the third disbursement date.

In either case, if the date calculated for the third disbursement date is less than that assigned for the second disbursement, a third disbursement date equal to the second disbursement date shall be assigned.

- ***Disbursement Amounts***

Disbursement amounts are determined by dividing the loan amount by the number of disbursements. Each disbursement amount must be a whole dollar amount.

In the event that the loan amount is not evenly divisible by the number of disbursements and there are only two disbursements, the first disbursement shall be truncated to a whole dollar amount and the total loan amount less the first disbursement amount is the amount of the second disbursement.

When there are three disbursements, the first and second disbursements shall be truncated to whole dollar amounts and the third disbursement amount shall be equal to the total loan amount less than the first and second disbursement amounts. For example, if a loan for \$2625 must be disbursed in 2 disbursements, the first disbursement would be for \$1312 and the second disbursement would be for

\$1313. If a loan for \$2000 must be disbursed in 3 disbursements, the first and second disbursement would be for \$666 and the third disbursement would be for \$668.

V. Submission of Promissory Note/Disclosure

Once a promissory note (Exhibit C) is **fully and accurately completed and signed**, by the school and the borrower, the school forwards the “**Original Note Copy**” to EFG Technologies at the address listed on the pre-printed return mail envelope. The student should keep the “**Borrower Copy**” and the school should retain the “**School Copy**” for its records. **Students are required to provide a full, legible signature on the promissory note.**

Institutions that print their promissory notes electronically should keep in mind that EFG Technologies will **not** process a promissory note unless it is an original copy and bears original signatures for both the student borrower and the program coordinator. Under the electronic option, schools are also required to produce and retain signed “**School Copy**” and “**Borrower Copy**” for their records as well as the borrower’s.

VI. Processing of Promissory Note

EFG Technologies will render loan application approval within **two (2)** business days or less from the day that the correctly completed promissory note is received. If the information provided by the borrower/school on the promissory note is incomplete or does not match that of the NIL Eligibility Roster, it will **not** be accepted. In such cases of discrepant information, EFG Technologies will contact the institution to obtain the correct or missing data. A partial listing of possible discrepancies that could exist within a promissory note is provided herein (Exhibit D). EFG Technologies contacts the institution in writing or via the mail, depending on the nature of the missing/discrepant information. Schools, in some cases, have the same option of providing the correct information to EFG Technologies on the phone. If written documentation is necessary, the institution will be so advised by EFG Technologies.

There are instances where the institution needs to contact and/or submit documentation to the Office of Student Financial Assistance in order to clear a discrepancy associated with a promissory note. In those cases, the institution is able to use the same tools available under the MASSGrant program (i.e. Transfer Request Form, Information Change Form, etc.) to submit information to OSFA that could simultaneously update a student’s eligibility for the MASSGrant and the No Interest Loan programs. Once OSFA’s database is updated to reflect changes associated with a rejected record, EFG Technologies is notified via a revised NIL Eligibility Roster, and should be able to proceed with the processing of the promissory note(s) in question.

When there are discrepancies on a promissory note that EFG Technologies is unable to resolve via a phone call to the school, or that need written documentation, institutions

will be notified of those discrepancies, as they occur, via the **NIL Exception Listing** (Exhibit E). These loan records will remain in a **pending** status. Any records that remain in a pending status for a period of sixty (**60**) days or more will again be brought to the attention of schools by way of the **Loan in Exception Status for 60 or More Days** (Exhibit F). It is hoped that this type of reminder will help the institution to take quick action to resolve whatever discrepancies may exist with a loan and bring it to disbursement.

When completing the promissory note, schools should pay particular attention to the Dependency Status box. The NIL Eligibility Roster always lists the dependency code that exists in OSFA's database. That same code should be used when a school completes a promissory note. If the school dependency code differs from that on the NIL Eligibility Roster, the school should contact OSFA to resolve the discrepancy prior to submitting the promissory note to EFG Technologies.

VII. Work in Progress Report (WIP)

In 1998-99, schools will again receive a monthly **Work In Progress Report (WIP)** (Exhibit G) which will contain promissory note records an institution has submitted and their current status. The Work in Progress Report not only lists pending/incomplete records, but also displays loans that have already been disbursed or are slated for disbursement. Number of loans and corresponding dollar amounts are provided for each status category that the report is tracking. With such a tool on hand, schools can routinely update students as to the status of their loan and perform ongoing reconciliation activities.

VIII. Updating Loan Amount Prior to Disbursement

Institutions desiring to **change or cancel a loan amount prior to disbursement** can do so via the **NIL Information Change Form** (Exhibit H). **Loan amounts associated with cancellations that occur prior to disbursement, will automatically revert to a school's allocation and are reported on the monthly Work in Progress Report (WIP).**

A No Interest Loan amount is considered disbursed as soon as EFG Technologies' Loan Disbursement Register is updated with that amount and a statement of that disbursement is prepared and sent to OSFA and the school. Further, an institution must not necessarily have received the actual proceeds for that NIL loan from the Commonwealth of Massachusetts, in order to consider it disbursed. **Subsequently, any changes to a loan amount after disbursement must be handled through the refund process.**

IX. Loan Increases

The institution may wish to make an additional award to a student under the NIL program, within the same academic year. All awards made to a student must fit into the **academic year maximum award of \$4000**, allowed under the program. **Increases to awards within the same academic year are considered new loans.** Institutions must, in those cases, submit a new promissory note in order to process the loan increase and the **Increase** box indicator must be appropriately annotated on the same promissory note. **The minimum amount for a loan increase is \$500.**

X. Late Disbursement

Institutions desiring to process a NIL loan on a late disbursement basis have forty five **(45)** days from the borrower's last date of enrollment, within which they can process such a loan. Typically, the NIL processing season extends to the latter part of July, primarily to accommodate NIL loans for summer sessions.

XI. No Interest Loan Disbursement

EFG Technologies sets valid promissory notes that pass data integrity edits for disbursement daily. Posting of disbursements will, however, occur every Friday and **Disbursement Registers** (Exhibit I), accompanied by a Disbursement Register Summary, are mailed to institutions and OSFA the following Monday; except on holidays, in which case, they go out on Tuesday of the same week. Institutions have the responsibility to verify that the student is enrolled full-time, continues to make satisfactory academic progress and satisfies the requirements of the No Interest Loan program at the time the loan proceeds are posted to his/her account. If it is determined that the student does not meet the above requirements, the loan proceeds are to be returned to OSFA within thirty **(30)** days via the refund process.

Schools are also required to conduct an Entrance Interview with the borrower prior to disbursement of the NIL proceeds, using the provided **Massachusetts No Interest Loan Entrance/Exit Interview** form (Exhibit J). It is commonplace for such interview to occur at the time the student signs his/her promissory note. **Further, if the student's enrollment status has changed at any point during the academic year, the school must notify EFG Technologies.** In addition to the Disbursement Roster, EFG Technologies also sends a **Monthly School Allocation Report** (Exhibit K) to institutions participating in the No Interest Loan program. Through the use of this report, schools can achieve better tracking of their NIL spending and have an opportunity to reconcile their account more frequently.

XII. Mailing of Funds to Schools

OSFA also receives weekly disbursement and payment registers from EFG Technologies. It submits the payment register to the Massachusetts Board of Higher Education Business Office, which in turn sends a payment voucher request to the

Comptroller's office for issuance of the check. Checks are usually mailed directly to institutions within 2-3 weeks of the date the Business Office receives the request for payment from OSFA. Schools also have the option of receiving their payment by wire-transfer through the Massachusetts Management Accounting Reporting System (**MMARS**). Institutions' business offices need to contact the State Treasurer's Office if they are interested in such an option.

XIII. Refunds

Institutions are expected to refund to the No Interest Loan Program, partial or all amounts from a disbursement that a borrower did not use towards educational expenses at any point during the academic year. Refunds are to occur in a timely fashion to assure prompt updating of students' loan records. In processing refunds, schools must use the **Massachusetts No Interest Loan Refund Form** (Exhibit L) to list the students for whom monies are being returned and the amounts. Please note that no refund will be processed by OSFA, unless a check for the correct amount of the refund(s) accompanies the refund form. **It is further important for schools to note that refunds are considered repayments of loans, and those funds do not revert to a school's allocation, and therefore, are not available for new awards within the same academic year.**

Refund checks should be made payable to:
Commonwealth of Massachusetts

Refund Forms and Checks are to be forwarded to:
Massachusetts Office of Student Financial Assistance
330 Stuart Street, Suite 304
Boston, MA 02116

Schools should not send refunds directly to EFG for processing. If a refund is sent to EFG and processed without the knowledge of OFSA, there is the risk that the student's disbursement record will not be updated on OSFA's NIL History File and the student's eligibility may be adversely affected in the future. Refunds processed by OSFA are subsequently submitted to EFG's loan servicing area for adjustments to a borrower's account.

XIV. Request for Additional NIL Funding

Institutions may submit requests for increases in their current year allocation by sending a letter to the attention of Robert Brun, NIL Coordinator. Schools will be notified in writing, as soon as OSFA is able to review their request. EFG Technologies will simultaneously be advised of any changes and the school's account will be updated accordingly.

XV. Changes to Enrollment Status/Graduation Date

In an effort to keep students' loan records constantly updated, institutions are **required** to notify EFG Technologies via the **Massachusetts No Interest Loan Change in Enrollment Status Form** (Exhibit M), anytime there is a change to a student's enrollment status and/or graduation/separation date.

If the borrower has two or more loans, they are reported consecutively, with the borrower's name, address, telephone number, and social security number appearing only once on the report.

XVI. De-obligation

Institutions can de-obligate NIL funds that they do not intend to use, at any point during the academic year. De-obligated funds serve to meet requests from schools for additional allocations under the NIL program. Schools that wish to de-obligate can use the **Massachusetts No Interest Loan De-Obligation Form** (Exhibit N) to do so. At times, OSFA may also request that schools de-obligate all excess NIL funds. Once OSFA receives and processes the de-obligation information, it notifies EFG Technologies, which in turn updates the institution's allocation file. The **School Allocation Report**, will, in time, reflect the change.

XVII. NIL Record Keeping and Audit Requirements

Institutions that participate in the NIL shall be subject to audit requirements for the loan program. Guidelines for such audit requirements are published by the Massachusetts Office of Student Financial Assistance. Institutions shall also maintain records pertaining to the administration of the No Interest Loan program for a period of seven (7) years. All financial books, records and documents pertaining to the NIL program shall at all times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have Access to the premises where such books, records and documents are located.

XVIII. No Interest Loan Repayment

Institutions are required to hold loan exit counseling sessions for No Interest loan borrowers, prior to their graduation or termination of studies, using the **No Interest Loan Entrance/Exit Interview Form**. During those sessions, schools are also required to provide borrowers with a copy of the **Massachusetts No Interest Loan Re-Payment Chart** (Exhibit O). Upon graduation or termination of studies, the student has a grace period of six (6) months. The repayment period begins no later than the end of the grace period, unless a deferment of payment on the balance of the loan has been requested and granted by the Commonwealth of Massachusetts or its designee(s), as per deferment provisions listed below. The borrower will repay his/her loan to the Commonwealth of Massachusetts or its designee(s) at a rate of fifty (\$50)

dollars per month. **If the borrower has more than one No Interest loan, the Commonwealth of Massachusetts or its designee(s) will prorate the payment of the No Interest loans to a minimum monthly amount, not less than \$50. The repayment of such a loan or combined loans shall not exceed a period of ten (10) years.** During the grace period of 6 months, the borrower may request that the repayment period begin earlier.

XIX. Reports from EFG Technologies to Schools

Schools can use the **Separation Date Verification Report** (Exhibit P) as a turnaround document to input changed separation dates for enrolled loans. Upon receipt of this report, verify that the current separation dates shown on the report are correct. If they are, no action is required. If some dates are incorrect, a new date should be entered in the space provided under the heading NEW SEP DATE. If any corrections are entered, the report must be returned to EFG Technologies.

The **Enrolled and Grace Borrowers Report** (Exhibit Q) provides the school with loan information and exit interview data on all borrowers with loans in enrolled and grace statuses. Institutions can use this report to compare financial aid information with EFG Technologies' data before Exit Interview Packages are produced.

New Loans and Advances Report

This report shows all New Loans, Reconstruction Loans, Reconstruction Loan Corrections, Loan Corrections, Advances, Advance Adjustments, and Deleted Loans. Institutions use this report to verify that loans sent to EFG Technologies were entered and that the totals agree with the institutions' records (Exhibit R). If loans or advances are shown as unpostable, then schools should contact EFG Technologies. Items shown as rejected will be corrected by EFG Technologies.

Past Due Loans Report

The **Past Due Loans Report** (Exhibit S) provides an aging of past due loans.

XX. Student Loan Repayment Schedule and Disclosure Statement

EFG Technologies mails students' Exit Interview packets, which contain the loan disclosure statement, to the institutions sixty (60) days prior to students' separation date. Students are required to sign the Disclosure Statement and Loan Interview Form. There is also a line for the signature of the institution's representative. The student retains one copy, the school retains a copy, and one copy is forwarded to EFG Technologies.

XXI. No Interest Loan Deferment

Student borrowers who continue to be **gainfully enrolled in an eligible undergraduate or graduate program on an at least half-time basis** may request a deferment of their Massachusetts No Interest Loan. To apply for a deferment, the borrower needs to contact EFG Technologies and request a **Massachusetts No Interest Loan Deferment Form** (Exhibit T). The borrower may also call the Massachusetts Office of Student Financial Assistance to obtain a deferment form. Other circumstances under which a borrower can request and receive a deferment include the following:

1. Military, Peace Corps, ACTION Program, VISTA service
2. Active duty member of the National Oceanic and Atmospheric Administrative Corp
3. Office in the Commission Corp of US Public Health Service
4. Volunteer Service
5. Temporary Total Disability including spouse or dependent care
6. Unemployment
7. Hardship due to extenuating circumstances

XXII. EFG Technologies Contacts

Students may contact EFG Technologies for information concerning individual loans by calling **1-800-315-4950**. The NIL Payment address is:

EFG Technologies, Inc.
P.O. Box 1810
Winston-Salem, NC 27102-1810

Institutions can contact EFG Technologies for information with regard to NIL servicing at **1-800-458-4492 x2387**. Yvonne Marlowe is available Monday-Friday 8:00 AM to 5:00 PM (Eastern Time).

Institutions can contact EFG Technologies for information with regard to NIL processing at **1-800-458-4492 x2289**. Carolyn McDonough is available Monday-Friday 7:30 AM to 4:30 PM (Eastern Time).

Should an institution need to forward loan origination information to EFG Technologies, it can do so by using the following address:

Massachusetts No Interest Loan Program
C/o EFG Technologies
2400 Reynolda Road
Winston-Salem, NC 27106-4696

XXIII. OSFA Contact

Institutions that have questions about the NIL program or need to resolve issues locally may contact Robert Brun at (617) 727-9420.

EXHIBITS

Exhibit A	NIL Eligibility Roster
Exhibit B	Program Eligibility Chart
Exhibit C	Promissory Note
Exhibit D	Rejection Reasons
Exhibit E	Exception Listing for School
Exhibit F	Loan in Exception Status 60 Days or More
Exhibit G	Work In Progress Report
Exhibit H	NIL Information Change Form
Exhibit I	Disbursement Registers
Exhibit J	Entrance/Exit Interview
Exhibit K	Monthly School Allocation Report
Exhibit L	NIL Refund Form
Exhibit M	Change in Enrollment Status Form
Exhibit N	NIL De-Obligation Form
Exhibit O	NIL Re-Payment Chart
Exhibit P	Separation Date Verification Report
Exhibit Q	Enrolled and Grace Borrowers Report
Exhibit R	New Loans and Advances Report
Exhibit S	Past Due Loans Report
Exhibit T	NIL Deferment Request

THE BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
1997-1998 Massachusetts No Interest Loan Program
Fall NIL Roster
013848 BUTERA SCHOOL ART

Name of Applicant Social Security #	Street Address City	State	ZIP	Phone	EFC Dep	NIL Lifetime Awarded	Max Loan Amount
STUDENT NAME 033-58-3244	51 NESMITH ST. LAWRENCE	MA	01841	(508) 725-6063	2187 D	1500	4000
STUDENT NAME 024-56-1017	45 FOSTER ST #2 EVERETT	MA	02149	(617) 389-6045	3638 I	0	4000
STUDENT NAME 016-60-8766	810 WATER ST. FITCHBURG	MA	01420	(508) 345-1429	0 D	0	4000
STUDENT NAME 028-68-1610	17 DAWN RD MAYNARD	MA	01754	(508) 897-7172	409 D	0	4000
STUDENT NAME 033-58-9912	15DAWESSTREET DORCHESTER	MA	02125	(617) 825-7202	1107 D	0	4000
STUDENT NAME 033-58-3885	705 CIRCUIT STREET APT 2 HANOVER	MA	02339	(617) 871-1196	0 D	0	4000
STUDENT NAME 010-62-8834	411 OLD WESTPORT RD. NORTH DARTMOUT	MA	02747	(508) 991-2474	1885 D	0	4000
023-50-1301	30 13TH ROAD MARSHFIELD	MA	02065	(617) 837-6078	291 I	3500	4000
026-68-4714	12 SANBORN AVE SOMERVILLE	MA	02143	(617) 628-6630	918 D	0	4000
025-56-2154	22 COLUMBIA AVE FITCHBURG	MA	01420	(508) 342-4505	152 I	0	4000
019-60-4929	19 TUFTS STREET SOMERVILLE	MA	02145	(617) 625-3469	364 I	0	4000
011-62-3405	87 LAURIE AVENUE ABINGTON	MA	02351	(617) 857-2059	0 D	0	4000
016-68-3246	PO BOX 1307 MANOMET	MA	02345	(508) 224-1856	1603 D	0	4000
027-56-4594	483 CONCORD ROAD WESTON	MA	02193	(617) 894-1391	366 D	0	4000
029-50-2515	27 TRESCOTT ST DORCHESTER	MA	02125	(617) 265-8746	1783 I	1323	4000
027-64-1070	17 ROSE FARM LANE WOBURN	MA	01801	(617) 933-3056	2438 D	0	4000
028-60-7286	6 LINWOOD STREET APT 2 SAUGUS	MA	01906	(617) 231-1419	0 D	0	4000
012-56-8980	11 MINNESOTA AVE SOMERVILLE	MA	02145	(617) 625-6540	0 D	0	4000

**Massachusetts No Interest Loan
Eligibility Chart**

1998-99

<u>Expected Family Contribution</u>	<u>Maximum Loan Amount</u>	<u>Minimum Loan Amount</u>
0 - 6 5 0 0 Dependent: D	\$4000	\$1000
0 - 6 5 0 0 Independent w/o children: I	\$4000	\$1000
0-2000 Independent w/ children: I	\$4000	\$1000



Massachusetts No Interest Loan Program
330 Stuart Street, Boston, MA 02116-5292

**PROMISSORY NOTE/LOAN DISCLOSURE FOR THE
MASSACHUSETTS NO INTEREST LOAN PROGRAM**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment as permitted by the laws and regulations of the Commonwealth of Massachusetts.

IMPORTANT - READ THIS INFORMATION CAREFULLY AND PRINT CLEARLY IN INK ANY MISSING INFORMATION

The terms "I", "me", and "mine" refer to the borrower.

I will read the Promissory Note before I fill it out. If I have any questions, I will ask the financial aid administrator at my school or contact the Massachusetts No Interest Loan Program.

When the Commonwealth of Massachusetts accepts my signed Promissory Note, the Commonwealth of Massachusetts is not necessarily agreeing to lend me the money. The Commonwealth of Massachusetts has the right not to make a loan or lend me an amount less than the Loan Amount requested. I will be required to repay only the amount of money the Commonwealth of Massachusetts lends. Laws, regulations and my financial aid award at the school I attend may not allow the Commonwealth of Massachusetts to lend me as much as I have asked for.

SCHOOL MUST COMPLETE AND SIGN THIS SECTION

SOCIAL SECURITY NUMBER	LEGAL NAME AND PERMANENT HOME ADDRESS	DEPENDENCY STATUS
PERMANENT HOME AREA CODE/TELEPHONE		
NAME OF SCHOOL	SCHOOL O.E. CODE/SUFFIX	
STREET ADDRESS	CITY	STATE ZIP CODE
AREA CODE TELEPHONE ()	LOAN PERIOD	ANTICIPATED GRADUATION DATE
		CHECK HERE IF THIS IS AN INCREASE INCREASE <input type="checkbox"/>
LOAN AMOUNT	NUMBER OF DISBURSEMENTS (CHECK APPROPRIATE BOX OR INDICATE PREFERRED DISBURSEMENT DATES MM/DD/YY) <input type="checkbox"/> FALL / / <input type="checkbox"/> SPRING / / <input type="checkbox"/> SUMMER / /	

**ANNUAL
PERCENTAGE
RATE**

The cost of my credit as a yearly rate.

% 0

**FINANCE
CHARGE**

The dollar amount the credit will cost me.

\$ 0

**Amount
Financed
(i.e., Loan Amount)**

The amount of credit provided to me or on my behalf.

\$

**Total of
Payments
(i.e., Loan Amount)**

The amount I will have paid after I have made all payments as scheduled.

\$

I certify that the student listed below is eligible for the Massachusetts No Interest Loan and has completed all verification and eligibility requirements as specified in the program guidelines.

PRINT OR TYPE NAME AND TITLE OF AUTHORIZED SCHOOL OFFICIAL SIGNATURE OF AUTHORIZED SCHOOL OFFICIAL DATE

BORROWER MUST COMPLETE AND SIGN THIS SECTION

REFERENCES - YOU MUST PROVIDE 2 SEPARATE REFERENCES WITH DIFFERENT ADDRESSES. (THIS SECTION MUST BE COMPLETED FULLY)

	PARENT SPOUSE OR NEAREST RELATIVE	ADULT RELATIVE
NAME		
HOME ADDRESS		
CITY, STATE, ZIP		
AREA CODE TELEPHONE ()		()

At my option and without penalty, I may prepay at any time all or any part of the unpaid balance of this Note. For repayment and late charge information, please refer to Sections II and V on the reverse side.

By my signature below, I promise to pay the Commonwealth of Massachusetts or its designated agent the loan amount listed above as set forth in the terms and under the conditions of this promissory note and all other amounts stated herein. This agreement is signed under seal of the Commonwealth of Massachusetts.

SIGN HERE BORROWER SIGNATURE PLEASE PRESS FIRMLY DATE

BY SIGNING THIS NOTE, YOU ARE AGREEING TO ALL THE TERMS AND CONDITIONS AND THE BORROWER'S CERTIFICATION ON THE REVERSE

THIS IS A LOAN AND MUST BE repaid.

NOTICE TO BORROWER: Terms of the Promissory Note continue on the reverse side of all copies. Keep Borrower's Copy for y

ORIGINAL NOTE

Exhibit C

INTEREST

Since this is a zero interest loan, no interest will accrue on the unpaid balance from the date of disbursement until the entire principal is paid in full.

REPAYMENT

I will repay this loan in monthly installments during a repayment period that will begin no later than the end of my grace period (6 months).

However, during the grace period of six months I may request that the repayment period begin earlier. The grace period begins when I drop below at least half-time attendance, terminate my educational career or graduate.

- I will repay this loan at the rate of at least \$50 per month. If I have more than one No Interest loan, the Commonwealth of Massachusetts or its designee will prorate the payment of my No Interest loans to a minimum monthly amount, not less than \$50. The repayment of such loan or combined loans shall not exceed a period of ten years. However, the following exception to this rule applies:
 - I may qualify for deferments (see Section VII) under certain circumstances and for specific time periods, provided the proper documentation is received and processed by the Commonwealth of Massachusetts or its designee.
- The Commonwealth of Massachusetts or its designee must inform me of the terms of repayment and provide a repayment schedule to me in writing at the latest address that I have provided to the Commonwealth of Massachusetts or its designee.

PREPAYMENT

At my option and without penalty, I may prepay at any time all or any part of the unpaid principal balance of this Note.

DEFAULT

- Definition** - I understand that any of the following events is a default:
 - failing to make any installment payment when due, provided that this failure persists for 120 days for a loan repayable in monthly installments.
 - making any false representation for the purpose of obtaining this loan.
 - using the loan proceeds for other than educational purposes.
 - failing to enroll in the school that completed the certification for the time identified as my loan period.
 - not notifying the Commonwealth of Massachusetts or its designee immediately if I (a) drop to less than a half-time student, (b) change my graduation date, (c) change my name, or (d) change my permanent address.
- Consequences of default** - if I default on this loan:
 - The Commonwealth of Massachusetts or its designee may declare the entire unpaid amount of the loan immediately due and payable.
 - The Commonwealth of Massachusetts or its designee may disclose to schools I have attended (or am currently attending) information about the default.
 - I will be ineligible to receive assistance from the following programs: MASS Grant, Gilbert Grant, Tuition Waiver/Cash Grant, Public Service, Herter, or No Interest Loan Programs.
 - I will be ineligible for the benefits described under Repayment and Deferment in this Note.
 - I will also pay all charges and other costs, including reasonable attorney's fees, that are permitted by law and regulations for the collection of these amounts. Declaring these amounts immediately due and payable is at the option of the Commonwealth of Massachusetts or its designee which it may do only after complying with applicable notice and other requirements of law. Failure to exercise this option does not constitute a waiver of the Commonwealth's or its designee's right to exercise the option at a later date.
 - In the event of loss of eligibility under one or more of the State and/or Federal Programs, this loan may become due and payable in full and declared in default.

LATE CHARGES

The Commonwealth or its designee may collect from me a late charge if I fail to pay all or part of a required installment payment within ten days after it is due or if I fail to provide written evidence that verifies my eligibility to have the payment deferred as described under deferments in this Note. A late charge may not exceed six cents for each dollar of each late installment or six dollars whichever is less.

CREDIT BUREAU NOTIFICATION

Information concerning the amount of this loan and its repayment will be reported to one or more national or regional credit bureau organizations. If I default on this loan, the Commonwealth of Massachusetts or its designee will also report the default to credit bureau organizations. This may significantly and adversely affect my ability to obtain other credit. The Commonwealth of Massachusetts or its designee must notify me at least 30 days in advance that information about the default will be disclosed to credit bureau organizations unless I enter into satisfactory repayment on the loan within 30 days. The Commonwealth or its designee must provide a timely response to a request from any credit bureau organization regarding objections. I might raise with that organization about the accuracy and completeness of information reported about me.

DEFERMENT OF REPAYMENT

I understand that in certain instances, the payments I am required to make, as described under Repayment in this Note, may be deferred. The instances currently authorized are described below. To obtain such deferment, I agree to comply with the relevant guidelines including, without limitation, submission of required forms to the Commonwealth or its designee. I may defer payment of my loan after the repayment period begins under any of the following circumstances:

- While I am engaged in:
 - at least half-time study in a degree or certificate program.
- For periods not exceeding 36 months (for each of the following) while I am -
 - On active duty status in the Armed Forces of the United States or serving as an officer in the Commissioned Corps of the United States Public Health Service;
 - Serving as a volunteer under the Peace Corps Act, if I have agreed to serve for a term of at least one year;
 - Serving as a full-time volunteer under Title I of the Domestic Volunteer Service Act of 1973 (ACTION Program), if I have agreed to serve for a term of at least one year;
 - Performing full-time volunteer service which the Secretary of Education has determined is comparable to service in the Peace Corps or ACTION programs, for an organization exempt from taxation under Section 501(c)(3) of the Internal Revenue Code of 1986 as amended; or
 - Temporarily totally disabled, as established by a sworn affidavit of a qualified physician, or unable to secure employment because I am caring for a spouse or other dependent who is temporarily totally disabled, as established by a sworn affidavit of a qualified physician.
 - Conscientiously seeking but unable to find full-time employment in the United States. Significant documentation must be provided.
 - An active duty member of the National Oceanic and Atmospheric Administration Corps; or
 - A hardship condition due to extenuating circumstances as determined by the Commonwealth of Massachusetts or its designee.

To receive a deferment, I must request the deferment and provide the Commonwealth of Massachusetts or its designee with all documentation required to establish my eligibility (as set forth in the guidelines governing the No Interest Loan Program). I understand that I must notify the Commonwealth of Massachusetts or its designee when the conditions entitling me to the deferment no longer exist.

BORROWER NO INTEREST LOAN CERTIFICATION

I declare under penalty of perjury under the laws of the United States of America and the Commonwealth of Massachusetts that the following is true and correct: I, the borrower, certify that the information contained in my application for a No Interest Loan and all documentation in my student financial aid file is true, complete and correct to the best of my knowledge and belief and is made in good faith. At the Commonwealth of Massachusetts or its designee's option, under the No Interest Loan Program, I authorize the Commonwealth of Massachusetts or its designee to make my No Interest Loan check payable to my school or to electronically transfer No Interest Loan funds to my student account at my school. I hereby authorize the school to pay to the Commonwealth of Massachusetts or its designee any refund which may be due me up to the amount of this loan. I further authorize any educational institution that I may attend to release to the lending institution, or their agents any requested information pertinent to this loan (e.g., employment, enrollment status, prior loan history, current address). I also authorize the Commonwealth of Massachusetts, its designee, their agent, or educational institution to make inquiries to or respond to inquiries for my parents or spouse with respect to my loan application and related documents. I also authorize the Commonwealth of Massachusetts or its designee, or their agent to release information and make inquiries to the persons I have listed in my loan applications/student financial aid file references for the purpose of learning my current address and telephone number. I also authorize the Commonwealth of Massachusetts, its designee, subsequent holder or agent to check my credit and employment history and to answer questions about their credit experience with me. I certify that the proceeds of this loan will be used for educational purposes or the academic period stated in my loan application at the educational institution named on the application. I understand that I am responsible for repaying immediately any funds that I receive which cannot reasonably be attributed to meeting educational expenses related to attendance at the institution for the loan period stated. I certify that the total received under the No Interest Loan Program will not exceed the allowable maximum. I further certify that I do not owe a refund on a Pell Grant, Supplemental Educational Opportunity Grant, State Student Incentive Grant, or Paul Douglas Scholarship and am not now in default on a Perkins Loan (formerly NDSL), or a Stafford (GSI) Loan or a Massachusetts No Interest Loan (NIL). I certify that I am a borrower eligible for participation in the No Interest Loan Program. I further certify to satisfactory academic standing at my educational institution, selective service requirements, that I am a Massachusetts resident in accordance with enrolled full-time and gave satisfactory immigrant status. Finally, I certify that I have read the materials explaining the No Interest Loan Program which and that I understand my responsibilities and my rights under that program.

MASSACHUSETTS NO INTEREST LOAN REJECTION REASONS

- **Borrower's signature is missing on the promissory note**

Report Text: The student's signature is missing on the promissory note
EFG Action: Return original promissory note to the school
School Action: Promissory note is signed by borrower and returned to EFG

- **Program Coordinator's signature missing**

Report Text: The program coordinator's signature is missing on the promissory note
EFG Action: Return original promissory note to school
School Action: Promissory note is signed by NIL coordinator and returned to EFG

- **Requested loan amount is altered or blank**

Report Text: Requested Loan amount is altered or blank
EFG Action: Return original promissory note to the school
School Action: School completes new promissory note, or provides loan amount on current note and submits to EFG

- **Borrower's social security number is blank**

Report Text: The borrower's social security number is missing on the promissory note
EFG Action: EFG requests social security number from school
School Action: School provides copy of borrower's social security card to EFG

- **Borrower's SS# on Promissory note and Eligibility Roster differ**

Report Text: The borrower's social security number on the Promissory note does not match that on OFSA's database
EFG Action: EFG notifies the school to submit a copy of borrower's social security card to OSFA
School Action: School submits a copy of borrower's social security card to OSFA
OSFA Action: OSFA updates social security number in database and sends revised NIL Eligibility Roster to EFG

- **Borrower's address on Promissory note is incomplete or state of residence is not MA**

Report Text: The borrower's address on the promissory note is incomplete
EFG Action: EFG contacts school for incomplete information
School Action: School provides complete Massachusetts's address to EFG

- **The school OE# (code) is missing on the promissory note**

Report Text: The school OE# (code) is missing on the promissory note
EFG Action: EFG requests OE code from school
School Action: School provides OE code to EFG

- **OE code on promissory note differs from that on eligibility roster**

Report Text: The OE code on the promissory note differs from the OE code on OSFA's database
EFG Action: EFG advises school to submit Transfer Request Form to OSFA
School Action: School submits Transfer Request Form to OSFA for borrower
OSFA Action: OSFA updates database and sends a revised NIL Eligibility Roster to EFG

- **Loan Period is blank on Promissory note**

Report Text: The loan period on the promissory note is blank
EFG Action: EFG contacts school for loan period
School Action: School provides correct loan period to EFG

- **Loan Period Start Date is incomplete or not provided**

Report Text: The loan period start date is incomplete or not provided
EFG Action: EFG contacts school for incomplete information or loan period
School Action: School provides correct loan period information to EFG

- **Loan Period End Date is incomplete or not provided**

Report Text: The loan period end date is incomplete or not provided
EFG Action: EFG contacts school for incomplete information or loan period
School Action: School provides correct loan period information to EFG

• **Loan Period End Date is less than 45 days greater than the Loan Period Start Date**

Report Text: The loan period end date is less than 45 days greater than the loan period start date
EFG Action: EFG contacts school for loan period information
School Action: School provides correct loan period information to EFG

• **Loan Period Start Date does not fall within the range of the current academic year**

Report Text: The loan period start date does not fall within the range of the current academic year
EFG Action: EFG contacts school for correct loan period
School Action: School provides correct loan period to EFG

• **The Anticipated Graduation Date on Promissory Note is blank or incomplete**

Report Text: The anticipated graduation date on the promissory note is blank or incomplete
EFG Action: EFG contacts school for correct graduation date
School Action: School provides correct graduation date to EFG

• **The Anticipated Graduation Date on the Promissory Note is prior to the Loan Period End Date**

Report Text: The anticipated graduation date is prior to the Loan Period End Date
EFG Action: EFG contacts school for correct graduation date
School Action: School provides correct graduation date or loan period end date to EFG

• **Current Date is greater than 45 days after the Loan Period End Date (Late Disbursement)**

Report Text: The Promissory Note was received more than 45 days after the end of the loan period
EFG Action: EFG returns original promissory note to school, unprocessed

• **Loan Amount is greater than maximum eligible amount on Eligibility Roster:**

Report Text: The loan amount on the promissory note exceeds the maximum eligibility for the current academic year
EFG Action: EFG returns original promissory note to the school
School Action: School submits new promissory note to EFG with correct loan amount or contacts OSFA

• **Loan Amount is less than 1000 and “Increase” indicator is not checked and there is no prior approved loan disbursed within the same academic year**

Report Text: The loan amount is less than 1000 and the “Increase” box is not checked
EFG Action: EFG returns original promissory note to school
School Action: School submits new promissory note with correct loan amount to EFG

• **Loan amount is less than 4000 but greater than, or equal to 500, and the “Increase” indicator is = Y; however, there is no prior approved loan disbursed within the same academic year**

Report Text: Increase requested; however EFG has no record of a prior loan approved within the current academic year
EFG Action: EFG contacts school to verify if loan is indeed an increase
School Action: School informs EFG as to whether loan is an increase or not

• **Loan amount is less than 4000 but greater than, or equal to 500, and “Increase” indicator =Y; however, the amount of the increase would cause borrower to exceed maximum of 4000 for that program year**

Report Text: The amount of the loan increase would cause borrower to exceed the maximum loan limit of 4000 for the current academic year
EFG Action: EFG returns original promissory note to school
School Action: School submits new promissory note to EFG with correct amount

• **Dependency Status on Promissory Note differs from that on NIL Eligibility Roster**

Report Text: The dependency status on the promissory note differs from that on OSFA database
EFG Action: EFG advises school to contact OSFA
School Action: School provides correct dependency status to OSFA
OSFA Action: OSFA updates database and notifies EFG, via revised NIL Eligibility Roster

- **Reference information on promissory note is either blank or incomplete**

Report Text:	Borrower's reference information is either blank or incomplete
EFG Action:	EFG advises school that reference information is either incomplete or blank
School Action:	School provides complete reference(s) information to EFG

- **Borrower's signature date not provided on promissory note**

EFG Action:	EFG uses current date to process promissory note
-------------	--

- **School submits promissory note to EduServ, but doesn't have an allocation**

EFG Action:	EFG returns promissory note to schools and advises them to contact OSFA
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HGMNIB53

EFG Technologies
MASS No Interest Loan Program
Correspondence
Exception Listing for School
05/12/98

School Code: 0021240000 School Name: BENTLEY COLLEGE

Borrower SSN Borrower Name

Reason for Exception

-

033-68-5956/72 BRIAN D. PICKETT

Requested loan amount has been altered, and/or is blank.

Free-form text follows:
LOAN AMOUNT HAS BEEN ALTERED ON THE ORIGINAL NOTE
E. A NEW NOTE MUST BE COMPLETED. PLEASE VERIFY

Free-form text follows:
AMOUNT OF LOAN. THE FIRST NOTE WAS FOR \$1,200. P
LEASE SEND NEW NOTE WITH CORRECT LOAN AMOUNT.

Free-form text follows:
THE NOTE WE RECEIVED FOR #3,200 MUST BE REPLACED
SINCE LOAN AMOUNT HAS BEEN CHANGED ON THE NOTE.

HGMNIB34

EFG Technologies
MASS No Interest Loan Program
Correspondence
Exception Listing for School
Loans in Exception Status for 60 or more days
Date: 05/01/1998

School Code:	0021300000	School Name:	BOSTON UNIVERSITY
Borrower SSN	Borrower Name	Exception Date	Reason for Exception
015-66-2251	DOMENICI, JILLIAN	01/06/1998	10,11,21,
016-60-7833	MALIK, ASHISH	11/10/1997	09,21,25,
027-68-1335	LORINA-BAKER, JOSEPHINE	12/04/1997	05,11,



EFG Technologies

MASS No Interest Loan Program
Monthly Work-In-Progress Report
for accounts in PEND/E, APPR, CANC, and DISB status
Month Ending 3/31/98

School Code: 0011110000 School Name: USA University

<u>PEND/E</u>	<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Status</u>	<u>Loan Amount</u>	<u>Comments</u>
	011-99-9999	Avgoustakis, Emmanuel	PEND/E	2,500	Bad Ref Data
	034-99-9999	Brown, Mack	PEND/E	4,000	Missing Borrower Signature
	335-99-9999	George, Connie	PEND/E	500	Increase Not Checked; Loan Amount Less Than Minimum.
<u>APPR</u>	<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Status</u>	<u>Loan Amount</u>	<u>Comments</u>
	012-99-9999	Malikina, Irina	APPR	2,000	Total Loan Amount Approved 2,000
	020-99-9999	Pena, Marvin	APPR	4,000	Total Loan Amount Approved 4,000
	045-99-9999	Hawkins, Sam	APPR	3,000	Total Loan Amount Approved 4,000
<u>CANC</u>	<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Status</u>	<u>Loan Amount</u>	<u>Comments</u>
	025-99-9999	Malina, Kaye	CANC	3,000	Loan Canceled
	231-99-9999	Pew, Kirk	CANC	1,000	Loan Canceled
<u>DISB</u>	<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Status</u>	<u>Loan Amount</u>	<u>Comments</u>
	010-99-9999	Milano, Diana	DISB	1,500	DISB # 1 12/13/97 DISB # 2 01/13/98 DISB # 3 C Amount Disbursed 1,000
	012-99-9999	Crafts, John	DISB	4,000	DISB # 1 11/27/97 DISB # 2 12/20/97 DISB # 3 03/02/98 2,667
	020-99-9999	Krantz, Brad	DISB	2,000	DISB # 1 NONE DISB # 2 02/28/98 DISB # 3 NONE 2,000
	066-99-9999	Smith, Yom	DISB	1,000	DISB # 1 NONE DISB # 2 NONE DISB # 3 03/17/98 1,000

Canceled Disbursements / Credits To Remaining Allocation This Month

<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Disbursement #</u>	<u>Amount Canceled</u>	<u>Comments</u>
010-99-9999	Milano, Diana	3	500	Disb #: 3 For: 000500: canc
012-99-9999	Crafts, John	2	2,000	Disb #: 2 For: 002000: canc
020-99-9999	Krantz, Brad	3	1,000	Disb #: 3 For: 001000: canc

EFG Technologies
 MASS No Interest Loan Program
 Monthly Work-In-Progress Report
 for accounts in PEND/E, APPR, CANC, and DISB status
 Month Ending 3/31/98

SUMMARY For School Code: 0011110000 School Name: USA University

<u>Status</u>	<u>Number of Accounts</u>	<u>Total Dollar Amount</u>
PEND/E	3	7,000.00
APPR	3	9,000.00
CANC	2	4,000.00
DISB	5	3,667.00
Allocation credits:	3	3,500.00



MASSACHUSETTS STATE NO-INTEREST LOAN PROGRAM INFORMATION CHANGE FORM

I. Original Borrower Information

SOCIAL SECURITY NUMBER: _____

NAME: _____
LAST FIRST MI

II. Borrower Information Changes

NEW NAME: _____
LAST FIRST MI

NEW ADDRESS: _____
STREET CITY/TOWN STATE ZIP

NEW TELEPHONE NUMBER: () _____

NEW GRADUATION DATE: MO DAY YR OLD LOAN PERIOD: FROM: MO DAY YR TO: MO DAY YR

WITHDRAWAL DATE: MO DAY YR NEW LOAN PERIOD: FROM: MO DAY YR TO: MO DAY YR

ENROLLED LESS THAN FULL TIME AS OF: MO DAY YR

III. Disbursement Amount Changes (FOR CANCELLATION AND CHANGES PRIOR TO DISBURSEMENT)*

NEW FALL DISBURSEMENT AMOUNT \$ _____

*INCREASES IN AWARD AMOUNTS MUST BE SUBMITTED

NEW SPRING DISBURSEMENT AMOUNT \$ _____

ON A NEW NIL PROMISSORY NOTE AND ARE

NEW SUMMER DISBURSEMENT AMOUNT \$ _____

CONSIDERED A SUBSEQUENT/NEW LOAN.

IV. Loan Cancellation (Prior to Disbursement)

CANCEL TOTAL LOAN AMOUNT \$ _____

FALL DISBURSEMENT ONLY \$ _____

SPRING DISBURSEMENT ONLY \$ _____

SUMMER DISBURSEMENT ONLY \$ _____

V. Certification Section

A. SCHOOL:

SIGNATURE OF AUTHORIZED SCHOOL OFFICIAL

PRINTED NAME OF AUTHORIZED SCHOOL OFFICIAL

TITLE

NAME OF SCHOOL

ADDRESS

FEDERAL OE CODE/SUFFIX

AREA CODE/TELEPHONE

DATE

VI. Notes/Comments

Please return the top copy of this form to EFG Technologies, Loan Origination Dept., P.O. Box 1850, Winston-Salem, NC 27102-1850. See reverse for instructions.

EFG COPY

Exhibit H

CHANGE FORM INFORMATION*

- * **SPECIAL NOTE:** SOME CHANGES REQUIRE CONTACTING THE STATE SCHOLARSHIP OFFICE, NOT EFG. PLEASE REFER TO THE BOTTOM OF THIS PAGE FOR A LISTING.

SECTION I.

- BORROWER'S SOCIAL SECURITY NUMBER AND NAME.
- **NOTE:** CHANGES TO NAME OR SOCIAL SECURITY NUMBER REQUIRE CONTACTING THE STATE SCHOLARSHIP OFFICE DIRECTLY.

SECTION II.

- COMPLETE ITEMS IN THIS SECTION TO UPDATE INFORMATION PREVIOUSLY SUBMITTED.

SECTION III.

- THIS CHANGE FORM MAY BE USED TO CANCEL OR CHANGE LOAN AMOUNTS PRIOR TO DISBURSEMENT ONLY. INCREASES MUST BE SUBMITTED ON A NEW NIL PROMISSORY NOTE TO EFG AND ARE CONSIDERED A NEW/SUBSEQUENT LOAN.

NOTE: IF RECORD IS REJECTED BECAUSE AWARD AMOUNT IS BELOW \$1000 MINIMUM, ABOVE \$4000 MAXIMUM, OR LEFT BLANK, SUBMIT A NEW PROMISSORY NOTE TO EFG.

SECTION IV.

- INDICATE IF THE TOTAL LOAN IS TO BE CANCELLED, OR INDIVIDUAL DISBURSEMENTS ONLY.

SECTION V.

- A. SCHOOL CERTIFICATION MUST BE COMPLETED BY AN AUTHORIZED SCHOOL OFFICIAL.
- B. DO NOT WRITE IN THIS SECTION. EFG WILL CONFIRM THAT YOUR REQUESTED CHANGES HAVE BEEN MADE.

SECTION VI.

- INDICATE ANY NOTES OR COMMENTS REGARDING BORROWER'S NIL.

* CHANGES THAT REQUIRE CONTACTING STATE SCHOLARSHIP DIRECTLY

- IN ORDER TO MAKE CHANGES TO THE FOLLOWING ITEMS, THE SCHOOL MUST CONTACT THE STATE SCHOLARSHIP OFFICE DIRECTLY. THESE CHANGES REQUIRE AN UPDATE TO THE SCHOLARSHIP SYSTEM AND MUST BE APPROVED BY THE SCHOLARSHIP OFFICE.

1. BORROWER SOCIAL SECURITY NUMBER OR NAME
2. DEPENDENCY STATUS
3. SCHOOL NAME, CODE
4. GRADE LEVEL
5. EFC (ESTIMATED FAMILY CONTRIBUTION)
6. STATE SCHOLARSHIP LATE FILER STATUS
7. SCHOOL'S NO-INTEREST LOAN ALLOCATION

-YOU MAY CONTACT THE STATE SCHOLARSHIP OFFICE AT (617) 727-9420

PLEASE NOTE: ALL CHANGES TO NO-INTEREST LOANS MUST BE IN WRITING. EFG OR STATE SCHOLARSHIP CAN NOT ACCEPT CHANGES BY PHONE.



EFG Technologies
MASS No Interest Loan Program
Weekly Cumulative Disbursement Report
Week Ending 01/24/1998

School Code: 0011110000 School name: USA University

<u>Borrower SSN</u>	<u>Borrower Name</u>	<u>Disbursement Date</u>	<u>Loan Amount</u>	<u>Increase Amount</u>	<u>Total Loan Amount</u>	<u>Disbursed-to-date</u>
025-99-9999	MARISA D GREEN	01/24/1998	1,000	1,000	2,000	1,500
035-99-9999	MENO K KARISH	01/24/1998	1,600	0	1,600	800
GRAND TOTALS			2,600	1,000	3,600	2,300

EFG Technologies
 MASS No Interest Loan Program
 Summary Disbursement Register

Program: HGMNIB31B

Date XX/XX/XX

Report Totals for All Disbursements

Disbursement Number	Total Loan Amount	Disbursement Amount	Net Disbursement	# Of Disbursements
-----	-----	-----	-----	-----
01	260,065	130,032.00	130,032.00	273
02	363,075	193,913.00	193,913.00	310
TOTAL	623,140	323,945.00		583



MASSACHUSETTS NO INTEREST LOAN ENTRANCE / EXIT INTERVIEW

The Massachusetts No Interest Loan does not charge interest. The borrower must repay the principal only. Payment is made directly to the Commonwealth of Massachusetts or its designated servicer on behalf of the Commonwealth.

- Borrowers receive a 6 month grace period
- The minimum monthly payment is \$50
- The maximum length of repayment is 10 years
- You will receive repayment information during your grace period

The borrower may be eligible for a DEFERMENT if the borrower:

- Enrolls at least half-time in an eligible degree or certificate program
- Is unemployed for up to 3 years
- Has a long-term illness or disability
- Is a member of the US Armed Forces, commissioned in the corps of the US Public Health Service or an active duty member of the National Oceanic and Atmospheric Corps
- Joins a volunteer service such as the Peace Corps, ACTION programs, or comparable full-time volunteer work for specified tax-exempt organizations

DEFAULT occurs when the borrower does not repay his/her Massachusetts No interest Loan. Default can result in:

- Disclosure of borrower's default to schools and colleges attended or attending
- Ineligibility to receive financial aid from all Commonwealth of Massachusetts financial aid programs
- An adverse credit history for the borrower
- Difficulty in obtaining credit cards, car loans, home mortgages, or other forms of consumer credit
- Potential denial of future financial aid from federal and private sources

I have read and understood the above information. I further understand that I may contact my financial aid office or the Massachusetts Office of Student Financial Assistance (617 / 727-9420) if I have any questions regarding my Massachusetts No Interest Loan.

()		
SIGNATURE AND DATE	PHONE	SOCIAL SECURITY NUMBER
PRINTED NAME	ADDRESS	
REFERENCE NAME	ADDRESS	() PHONE

HGMNIB13

EFQ TECHNOLOGIES
MASS NO INTEREST LOAN PROGRAM
MONTHLY SCHOOL ALLOCATION REPORT
MONTH ENDING 05/01/98

SCHOOL CODE: 0021140000 SCHOOL NAME: AMERICAN INT COLL

ACADEMIC YEAR 96-97

	ACCOUNTS	DOLLARS
YEARLY ALLOCATION		.00
AMOUNT DISBURSED	0	.00
AMOUNT IN PROCESS	0	.00
REMAINING ALLOCATION		.00

ACADEMIC YEAR 97-98

	ACCOUNTS	DOLLARS
YEARLY ALLOCATION		140,000.00
AMOUNT DISBURSED	111	139,550.00
AMOUNT IN PROCESS	0	.00
REMAINING ALLOCATION		450.00

ACADEMIC YEAR 98-99

	ACCOUNTS	DOLLARS
YEARLY ALLOCATION		.00
AMOUNT DISBURSED	0	.00
AMOUNT IN PROCESS	0	.00
REMAINING ALLOCATION		.00

MASSACHUSETTS NO INTEREST LOAN REFUND FORM

SCHOOL NAME: _____

CEEB# _____ OE CODE# _____

STUDENT NAME	SS#	SEMESTER & YEAR	REFUND AMOUNT	REASON/EFFECTIVE DATE OF WITHDRAWAL
		TOTAL		

CHECK INFORMATION: AMOUNT OF REFUND _____ DATE: _____ CK# _____

(SIGNATURE AND DATE)

(TITLE)

PRINTED NAME: _____ PHONE # _____

PLEASE RETURN TO:

ROBERT BRUN
MASSACHUSETTS OFFICE OF STUDENT FINANCIAL ASSISTANCE
330 STUART STREET
BOSTON, MASSACHUSETTS 02116

REFUND.SAM/7/30/97



Change In Enrollment Status Form

Date _____

(Name & Address of School Submitting Information)

Re: Student Name _____

Social Security # _____

Account # _____

Dear Registrar,

Please complete the bottom portion of this letter and return it to our office as soon as possible, so that we may correct the attendance dates on our records.

To Be Completed By Certified Official

Attendance Dates (Please list month, day, year) FROM TO		STATUS (circle one)		
		FT	HT	< HT
		FT	HT	< HT
		FT	HT	< HT
		FT	HT	< HT

☐ This Student Graduated _____

☐ This Student Withdrew _____

☐ This Student is Expected to be enrolled AT LEAST HALF-TIME until _____

☐ This Student has been granted a LEAVE OF ABSENCE from _____ to _____

I certify that this student is/was enrolled for the period(s) indicated above.

Signature Title of Certifying Official	Date
School Name	
School ID	SEAL

Return completed form to: EFG Technologies
PO Box 1830
Winston Salem NC 27102-1830

Exhibit M

MASSACHUSETTS

NO INTEREST LOAN

DEOBLIGATION FORM

Institution Name: _____ OE Code: _____

1998-1999 No Interest Loan Allocation: \$ _____

1998-1999 No Interest Loan Allocation Used to Date: \$ _____

Amount of 1998-1999 No Interest Loan Allocation Deobligating: \$ _____

School Official's Name: _____

Signature: _____ Date: _____

Please Return or Fax To:

Massachusetts Office of Student Financial Assistance
330 Stuart Street, Suite 304
Boston, Massachusetts 02116
617-727-9420 - Phone
617-727-0667 - Facsimile

Massachusetts No Interest Loan Re-Payment Chart

Repaying Your Loans

Follow the table below to estimate your monthly repayment obligation. This estimation of payments is valid only for Massachusetts No Interest Loans and should not be used for FFELP, Perkins or other interest accruing loans.

Approximate Repayment Requirements

Balance at Repayment	Number of Payments	Payment Amount
\$ 500.00	10	\$ 50.00
\$ 1,000.00	20	\$ 50.00
\$ 2,000.00	40	\$ 50.00
\$ 4,000.00	80	\$ 50.00
\$ 6,000.00	120	\$ 50.00
\$ 8,000.00	120	\$ 66.67
\$10,000.00	120	\$ 83.33
\$12,000.00	120	\$100.00
\$14,000.00	120	\$116.67
\$16,000.00	120	\$133.33
\$18,000.00	120	\$150.00
\$20,000.00	120	\$166.67

If your amount is not on the table, round your loan up to the nearest \$500.00.
Divide that amount by the number of months remaining to repay your loan. This will give you your estimated monthly repayment obligation.

Example:

Loan amount of \$7,500.00 with 120 months remaining on your repayment schedule.

\$7,500.00

120 Months = \$ 62.50

This Massachusetts No Interest Loan re-payment chart represents approximate monthly payment amounts over the life of the loan. Monthly payment amounts have been pro-rated for borrowers who have more than one loan, with a minimum monthly payment not less than fifty (\$50) dollars. The Massachusetts No Interest loan offers a maximum of ten (10) years for re-payment, although a borrower may, at any time, choose to repay the entire balance of the loan, without any penalty.

ENTER CORRECTIONS ONLY

NEW SEP. DATE	CURRENT SEP. DATE	PROG #	LOAN NUMBER	BORROWER NAME	STATUS	NEW ENRL STATUS	NEW ENRL EFFECTIVE DATE
	05/01/94	01111	515-47-1036-05	X STUDENT, NAME X	10		
	05/01/94	01111	515-47-6291-05	X X X X X	10		
	05/01/94	01111	416-27-7988-05	X X X X X	10		
	05/01/94	01111	170-26-6597-01	X X X X X	10		
	05/01/94	01111	431-67-5456-01	X X X X X	10		
	05/01/94	01111	518-46-9297-01	X X X X X	10		
	05/01/94	01111	417-60-3217-01	X X X X X	50		
	05/01/94	01111	417-60-3217-02		10		
	05/01/94	01111	502-65-3510-05	X X X X X X	10		
			LOANS	9	BORROWERS	8	
	06/01/94	01111	411-26-2596-01	X X X X X	10		
	06/01/94	01111	351-26-9804-05	X X X X X	10		
	06/01/94	01111	518-05-9794-05	X X X X X	10		
	06/01/94	01111	411-86-5015-05	X X X X X	10		
	06/01/94	01111	513-70-5163-05	X X X X X	10		
	06/01/94	01111	451-25-8962-05	X X X X X	10		
	06/01/94	01111	511-67-1348-05	X X X X X	10		
	06/01/94	01111	318-47-7847-05	X X X X X	10		
	06/01/94	01111	431-27-3065-05	X X X X X	10		
			LOANS	9	BORROWERS	9	
GRAND TOTALS			LOANS	10	BORROWERS	17	

BORROWER NAME ADDRESS	ACCOUNT NUMBER SOC SEC # PROG-LOAN NUMBER	ST NO	NOTE DTE SEP DATE GRACE EX	LOAN AMT CAP AMT PROJ CAP	LOAN BAL CAP BAL TOT BAL	1 INT DUE FIN CHO TOT FIN	PL INT RT	OPM FR	PMT AMT	LC LOAN REMARKS F PMT DTE GARY TELEPHONE #	ADV YTD
STUDENT NAME 100 BEVERLY HILLS WINSTON-SALEM, NJ 08712	155-60-0172-01 155-60-0172 011111-155-60-0172-01	10 03	06/07/93 12/31/94 09/30/95	1,176.00 0.00 0.00	1,176.00 0.00 1,176.00	0.00 83.02 1,259.02	1 5.0002	31 1	40.00 19.02	Y 11/14/95 704/531-8744	0.00
STUDENT NAME 9 STATE STREET SOUTHBRIDGE, NJ 08716	448-64-6029-01 448-64-6029 011111-448-64-6029-01	10 20	06/07/94 05/31/96 02/28/97	2,500.00 0.00 0.00	2,500.00 0.00 2,500.00	0.00 403.26 2,903.26	1 5.0002	32 1	40.00 23.26	Y 04/02/97 201/257-4014	0.00
STUDENT NAME BOX 921 MASON, VA 23350	226-11-0420-01 226-11-0420 011111-226-11-0420-01	10 03	12/01/92 12/31/94 09/30/95	1,950.00 0.00 0.00	1,950.00 0.00 1,950.00	0.00 239.10 2,189.10	1 5.0002	54 1	40.00 29.10	Y 11/14/95 919/707-3005	0.00
STUDENT NAME 1522 WASHINGTON STREET SALISBURY, NC 21006	245-92-5709-01 245-92-5709 011111-245-92-5709-01	10 00	04/05/93 05/31/95 02/29/96	1,060.00 0.00 0.00	1,060.00 0.00 1,060.00	0.00 67.93 1,127.93	1 5.0002	20 1	40.00 7.93	Y 04/14/96 041/749-2943	0.00
STUDENT NAME 514 HAM STREET SALISBURY, NC 21006	209-02-4966-01 209-02-4966 011111-209-02-4966-01	20 00	10/29/90 05/31/94 02/28/95	4,000.00 0.00 0.00	4,000.00 0.00 4,000.00	0.00 1,063.31 5,063.31	1 5.0002	116 1	43.43 25.43	Y 04/07/95 914/742-0160	0.00
STUDENT NAME 515 VIRGINIA AVE MOCKSVILLE, NC 21050	216-00-4790-01 216-00-4790 011111-216-00-4790-01	20 00	10/28/92 05/31/94 02/28/95	2,000.00 0.00 0.00	2,000.00 0.00 2,000.00	0.00 246.64 1,260.64	1 5.0002	107 1	11.76 2.32	Y 01/07/95 204/620-6255	0.00
STUDENT NAME 3519 GLENH AVE CHAPEL HILL, NC 21405	216-00-4790-01 216-00-4790 011111-216-00-4790-02	10 03	11/27/90 05/31/94 02/28/95	5,000.00 0.00 0.00	4,250.00 0.00 4,250.00	0.00 1,337.47 5,587.47	1 5.0002	117 1	54.04 14.79	Y 04/07/95 204/620-6255	0.00
STUDENT NAME 1119 LAUREN RD ASHEBORO, NC 21391	254-65-9020-01 254-65-9020 011111-254-65-9020-01	10 00	10/25/91 05/31/95 02/29/96	1,451.00 0.00 0.00	1,451.00 0.00 1,451.00	0.00 174.15 1,625.15	1 5.0002	54 1	30.00 5.15	Y 04/05/96 609/931-1195	0.00
STUDENT NAME 407 RUTH ST CHARLOTTE, NC 27107	234-05-0031-01 234-05-0031 011111-234-05-0031-01	10 15	05/25/94 12/31/95 09/30/96	2,500.00 0.00 0.00	2,500.00 0.00 2,500.00	0.00 403.22 2,903.22	1 5.0002	72 1	40.00 23.22	Y 11/02/96 910/764-9636	0.00
STUDENT NAME 37 ROLLINGHILL DR FAYETTEVILLE, NC 20311	267-32-2410-01 267-32-2410 011111-267-32-2410-01	10 03	12/05/91 12/31/94 09/30/95	1,004.00 0.00 0.00	1,004.00 0.00 1,004.00	0.00 94.20 1,178.20	1 5.0002	39 1	30.00 0.20	Y 11/05/95 201/345-4509	0.00
STUDENT NAME 242 FULLER AVE RALEIGH, NC 27609	207-62-3140-01 207-62-3140 011111-207-62-3140-01	20 00	11/25/92 05/31/94 11/30/94	2,500.00 0.00 0.00	2,125.00 0.00 2,125.00	0.00 549.67 2,276.67	1 5.0002	113 1	23.54 14.65	Y 04/07/95 201/344-7247	0.00
STUDENT NAME 307 BUTLER RD DURHAM, NC 25096	212-65-3012-01 212-65-3012 011111-212-65-3012-01	10 20	03/00/94 05/31/96 02/28/97	2,500.00 0.00 0.00	2,500.00 0.00 2,500.00	0.00 403.26 2,903.26	1 5.0002	72 1	40.00 23.26	Y 04/02/97 609/400-5201	0.00

BORROWER NAME
ADDRESS

ACCOUNT NUMBER
SOC SEC #
PROG-LOAN NUMBER

ST MO SEP DATE
GRACE EX

LOAN AMT
CAP AMT
PROJ CAP
TOT BAL

LC LOAN REMARKS
F PMT BTE ADV
TELEPHONE #

PMT AMT
PMT BTE ADV
ADV YTD

MM TOTALS -- PROGRAM 01111 MM

TOTALS	ENROLLED - UNDERGRADUATE GRADUATE	GRACE	MM TOTAL MM	LOANS		LOAN AMOUNT		LOAN BALANCE		ADVANCES YTD	
				509	0	683,759.50	0.00	683,579.00	0.00	0.00	0.00
				100		229,332.00		228,642.00		0.00	
				609		913,091.50		912,221.00		0.00	

MM TOTALS MM

TOTALS	ENROLLED - UNDERGRADUATE GRADUATE	GRACE	MM TOTAL MM	LOANS		LOAN AMOUNT		LOAN BALANCE		ADVANCES YTD	
				509	0	683,759.50	0.00	683,579.50	0.00	0.00	0.00
				100		229,332.00		228,642.00		0.00	
				609		913,091.50		912,221.50		0.00	

04-95		05-95		06-95		07-95		08-95		09-95	
NUMBER OF LOANS TO SEPARATE		0		0		229		2		0	

NEW LOANS AND ADVANCES REPORT										NEW LOANS		RUN DATE: 10/02/94							
WEEK ENDING 09/30/94												PAGE 1							
PROG BATCH 0100 /NSI BATCH 4041		09/27/94		PROG 01111		TOT ITEMS 5		TOT LOAN AMT		19,000.00		TOT LOAN BAL		19,000.00		TOT ADV AMT		19,000.00	
IT01LOAN NUMBER		BORROWER NAME		LOAN AMT		LOAN BAL		ADV AMT=IL ADV DTI		FUND 01		FUND AMT		WARNING/ERROR MESSAGE					
ACCEPTED NEW LOANS																			
0021305-75-2949-01		BELLING,		2,400.00		2,400.00		2,400.0010/31/93											
0041210-90-7777-01		BETCHER,		5,000.00		5,000.00		5,000.0010/31/93											
0051213-90-4920-01		BISHOP,		4,000.00		4,000.00		4,000.0010/31/93											
TOTAL ACCEPTED NEW LOANS				51		11,600.00		11,600.00		YTD									
								11,600.00		CUM									
								11,600.00		TOTAL									
REJECTED NEW LOANS																			
IT01LOAN NUMBER		BORROWER NAME		LOAN AMT		LOAN BAL		ADV AMT=IL ADV DTI		FUND 01		FUND AMT		WARNING/ERROR MESSAGE					
0011219-94-9020-01		AMDS,		2,400.00		2,400.00		2,400.0010/31/93											
0031117-50-1510-01		BARNES,		5,000.00		5,000.00		5,000.0010/31/93										IMR49:MIN AMT GREATER MIN AMT ON PROG TABLE	
TOTAL REJECTED NEW LOANS				21		7,400.00		7,400.00		YTD									
								7,400.00		CUM									
								7,400.00		TOTAL									
NEW LOANS PROCESSED CURRENT PERIOD																			
NEW LOANS ACCEPTED PRIOR PERIOD																			
NEW LOANS DELETED IN PRIOR PERIOD																			
NEW LOANS OUTSTANDING FROM PRIOR PERIOD																			
TOTAL NEW LOANS SUBMITTED				51		19,000.00		19,000.00		19,000.00									
DIFFERENCE				01		0.00		0.00		0.00									
PROG BATCH 0200 /NSI BATCH 4042																			
09/27/94		PROG 01111		TOT ITEMS 49		TOT LOAN AMT		110,175.00		TOT LOAN BAL		110,175.00		TOT ADV AMT		110,175.00			
IT01LOAN NUMBER		BORROWER NAME		LOAN AMT		LOAN BAL		ADV AMT=IL ADV DTI		FUND 01		FUND AMT		WARNING/ERROR MESSAGE					
ACCEPTED NEW LOANS																			
0021213-80-7626-02		ANDERS,		2,000.00		2,000.00		2,000.0010/31/93											
0041150-70-0736-01		BENNETT,		4,000.00		4,000.00		4,000.0010/31/93										IM9934:NEW LOAN NAME DISAGREES WITH PROG NAME	
TOTAL ACCEPTED NEW LOANS				21		6,000.00		6,000.00		YTD									
								6,000.00		CUM									
								6,000.00		TOTAL									
NEW LOANS PROCESSED CURRENT PERIOD																			
NEW LOANS ACCEPTED PRIOR PERIOD																			
NEW LOANS DELETED IN PRIOR PERIOD																			
NEW LOANS OUTSTANDING FROM PRIOR PERIOD																			
TOTAL NEW LOANS SUBMITTED				49		110,175.00		110,175.00		110,175.00									
DIFFERENCE				01		0.00		0.00		0.00									

BORROWER NAME
ADDRESS

Student Name
141 RIVER ST JOHNSBOROUGH, NC 27312

Student Name
114 DARK ST
MYRTLE BEACH, SC 29502

Student Name
PO BOX 192
MYRTLE BEACH, SC 29502

Student Name	30174
101 SPRING GARDEN HYSIDE, KY	

RT 2 BOX 22
EASTOVER, NC 29045

146 W HILLCREST AVE.
RIVERSIDE, KY 40174

BORROWERS

INTERNAL

EXCEPTION BILLING:

IN COLLECTION:

UNDUPLICATED BORROWER: 13

TOTAL:

PROG#	LOAN NUMBER	PL-FR	ACCR INT	LOAN AMT	CURR DUE	L PNT AMT	L PNT DTE	M PNT DTE	A ACCL DTE	LOAN REMARK
SOC SEC #	STAT	AC-IT	ACCR DTE	LOAN BAL	PAST DUE	L PNT DTE	L PNT DTE	L DEF END	I RECC HOLD	15 45 60
A.T.	PRIM PHONE	DAILY INT	ACT DAYS	CAP BAL	DELT CHG	L ACT TYP	L ACT DTE	L CANC	CURR ADY	75 90 120
A.S.	SEC# PHONE	INT RATE	NOT DAYS	TOTAL BAL	TOTAL DUE	L ACT DTE	L ACT DTE	L CAN END	PREV ADY	COHORT DF RP FLS
01111	125-54-9074-01	I - Q	16.98	1,000.00	0.00	50.57	10/12/94	00/00/00	00/00/00	
092-50-3213	49	1 - 1	09/30/94	642.93	116.12	03/21/94	00/00/00	MO	MO	9 6 6
P	703/964-0908	.0001	110	0.00	6.00	PAYMENT	0.00	MO	MO	4 5 5
BAD	000/000-0000	5.000X	110	642.93	122.12	03/21/94	00/00/00	MO	MO	DIR/PERK
01111	092-50-3213-01	I - M	04.00	7,303.50	90.37	100.00	10/10/94	00/00/00	00/00/00	
092-50-3213	52R	1 - 1	09/30/94	7,077.57	532.26	05/09/94	06/26/94	MO	MO	6 2 2
P	703/741-9995	.7397	96	0.00	10.95	PAYMENT	0.00	MO	MO	2 2 1
GOOD	000/000-0000	5.000X	96	7,077.57	633.50	05/09/94	00/00/00	90020	90020	DIR M/COST
01111	092-50-3213-02	I - M	04.32	2,675.00	0.00	34.60	09/26/94	00/00/00	00/00/00	
092-50-3213	49R	1 - 1	09/30/94	2,545.32	100.56	05/09/94	06/26/94	MO	MO	6 2 2
P	703/741-9995	.7192	96	0.00	10.95	PAYMENT	0.00	MO	MO	2 2 1
GOOD	000/000-0000	5.000X	96	5,545.32	191.51	05/09/94	00/00/00	90020	90020	PERKINS
01111	146-60-2091-01	I - M	145.13	1,152.00	0.00	30.00	09/20/94	00/00/00	00/00/00	
146-60-2091	49R	1 - 1	09/30/94	1,152.00	150.27	03/20/94	06/20/94	MO	MO	3 3 3
P	714/374-3520	1.2130	94	0.00	10.95	ADJUST	0.00	MO	MO	3 3 0
GOOD	714/374-5155	5.000X	94	1,152.00	169.22	04/05/94	00/00/00	90020	90020	PERKINS
01111	247-10-5125-01	I - M	35.96	3,000.00	30.00	0.00	10/12/94	00/00/00	00/00/00	
247-10-5125	49	1 - 1	09/30/94	900.00	270.00	00/00/00	00/00/00	MO	MO	4 3 3
P	004/702-4353	.1233	110	0.00	13.00	POSTPONE	2,474.09	MO	MO	3 2 0
GOOD	000/000-0000	5.000X	110	900.00	313.00	04/10/93	12/12/93	MO	MO	DIRCT
01111	240-45-1523-03	I - M	0.47	350.00	0.00	75.55	09/20/94	00/00/00	00/00/00	
240-45-1523	49	1 - 1	09/30/94	32.55	32.93	06/16/94	00/00/00	MO	MO	3 6 7
P	003/990-4113	.0044	94	0.00	3.66	PAYMENT	0.00	MO	MO	3 1 0
GOOD	000/000-0000	5.000X	94	32.55	36.59	06/16/94	00/00/00	MO	MO	PERKINS
01111	240-45-1523-03	I - M	110.92	6,000.00	64.64	0.00	10/10/94	00/00/00	00/00/00	
240-45-1523	49	1 - 1	09/30/94	6,000.00	250.56	00/00/00	11/10/94	MO	MO	1 1 1
P	004/324-1254	.0219	104	0.00	10.95	DEFER	0.00	MO	MO	1 1 0
GOOD	000/000-0000	5.000X	104	6,000.00	334.15	03/02/93	00/00/00	MO	MO	PERKINS

BORROWERS	LOANS	LOAN AMOUNT	TOTAL BAL	CURR DUE	PAST DUE	DELQ CHG	TOTAL DUE
INTERNAL:	11	83,760.00	69,011.47	0.00	3,049.63	49.00	3,098.63
BILLING:	2	6,540.00	6,376.79	0.00	170.56	0.00	170.56
SECTION:	0	.00	0.00	0.00	0.00	0.00	0.00
BORROWER:	13						
TOTAL:	10	90,300.00	76,108.26	0.00	4,029.19	49.00	4,069.19

MASS NO Interest Loan Program Deferment Request

Date: _____

Account #: _____

If you have a new address, please mark through the address above and provide the new address next to it.

I. To Be Completed By Borrower

A. Deferment Type (must be completed annually to continue postponement of payment)

- ☐ In School Deferment (must be enrolled at least half-time; unlimited)
- ☐ Military, Peace Corps, ACTION Program, VISTA Service Deferment (must serve minimum of 1 year; 3 year limit)
- ☐ Volunteer in a Non-Profit Organization (must be full-time; 3 year limit)
- ☐ Temporary Total Disability of Borrower, Spouse or Dependent (3 year limit)
- ☐ Hardship Deferment (3 year limit)
- ☐ Unemployment Deferment (must be unable to secure full-time employment; 3 year limit)

B. Date of Requested Deferment (period requested may be up to 1 year) _____ / _____ / _____ To _____ / _____ / _____
Begin (MM/DD/YY) End (MM/DD/YY)

C. Borrower Signature

I declare that the information shown above is true and accurate. I request the deferment and have provided Massachusetts Higher Education No Interest Loan Program or the designee, EduServ Technologies, Inc., with all documentation to establish my eligibility. I will notify my lender or EduServ Technologies, Inc. immediately when the conditions entitling me for the deferment no longer exist. I understand that I will begin repayment of my loan(s), immediately upon my deferment expiration.

Signature of Borrower: _____ Date: _____

II. To Be Completed By Certified Official

A. Location of Institution

Name of Institution _____

Address _____

City _____ State _____ Zip code _____

This Space is reserved for Institution Seal. If not available, please provide official letter of certification.

Seal

B. Certification of Deferment Period (School or Service Unit to complete only; Volunteer Service Organization must provide Verification of Tax Exempt Status under Section 501(c)(3) of the IRS Code; Temporary Total Disability Deferment must provide an affidavit from a qualified physician)

☐ I certify that this student is/was enrolled at least-half time for the deferment period indicated above. If the conditions establishing the borrowers eligibility for the deferment change, my institution will promptly notify Massachusetts Higher Education No Interest Loan Program or the designee will be notified.

Signature of Certifying Official: _____ Date: _____

Title of Certifying Official: _____

If you need additional information, please refer to your Promissory Note or you may call our office at (800) 732-2176.

Return Form To:
EduServ Technologies, Inc.
Attention: Document Processing
PO Box 64715
St. Paul MN 55164-0715

For Eduserv Use Only: Date Processed _____ Processor's Initials: _____ Comments: _____

Exhibit T

Massachusetts Assistance for Student Success Program

IV. Gilbert Grant

BOARD OF HIGHER EDUCATION
GILBERT MATCHING SCHOLARSHIP GRANT PROGRAM
GUIDELINES

PURPOSE:

The purpose of the Gilbert Matching Scholarship (GMSGP) is to make funds available to participating Massachusetts's independent institutions of higher education and schools of nursing. At least one hundred percent must be used for direct financial assistance to needy Massachusetts undergraduate students to enable such students to attend or continue to attend such institutions.

DEFINITIONS:

ACADEMIC YEAR:

Shall mean the period of time between July 1 of one year and June 30 of the subsequent year.

ACT:

Shall mean the General Appropriation Act for a fiscal year.

CHANCELLOR:

Shall mean the Chancellor of the Board of Higher Education appointed pursuant to M.G.L. c. 15A s.4.

ELIGIBLE INSTITUTION:

Shall mean an institution of higher education in the Commonwealth of Massachusetts which:

- a) Admits as regular students only persons having a certificate of graduation from a school providing secondary education or the recognized equivalent of such a certification, and
- b) is legally authorized within the Commonwealth to provide a program of post-secondary education, and
- c) provides an education for which it awards an associate or bachelor's degree and is accredited by the New England Association of Schools and Colleges, or

- d) provides an education which results in an award of a diploma indicating satisfactory completion of a hospital school of professional nursing program which is accredited by the National League of Nursing, and is approved by the State Board of Registration in Nursing
- e) is not a public higher educational institution operated by the Commonwealth or its subdivisions and does not derive the major portion of its annual budget from state or local appropriations, and
- f) does not have as its primary purpose education for religious purposes.

EXPECTED FAMILY CONTRIBUTION:

Shall mean the amount the parent, student and/or the student's spouse are able to contribute to educational expenses as determined by an approved method of need analysis.

FULL-TIME STUDENT:

Shall mean a student who is carrying a full-time academic work load other than by correspondence, measured in terms of:

- a) the tuition and fees customarily charged for full-time a study by the institution, or
- b) the course work or other required activities as determined by the institution in which the student is enrolled.

INSTITUTIONAL MONEY:

Shall mean money derived from institutional sources such as endowments, scholarship funds or operating money but not including funds derived from federal grants, loan funds, state scholarship funds or work study and other similar funds.

MASSACHUSETTS STUDENT:

Shall mean a dependent student who is permanent legal resident of Massachusetts and whose source of support is a parent who has been a permanent resident of the Commonwealth of Massachusetts for the twelve months prior to the opening day of the academic year; or an independent student who has been a permanent resident of the Commonwealth for the twelve months immediately preceding the opening day of the academic year.

NEEDY STUDENT:

Shall mean a student who fulfills all of the requirements of these rules and whose total predicted costs of, and expenses for, attending an institution of higher education are greater than the expected family contribution.

UNDERGRADUATE STUDENT:

Shall mean a student who:

- a) is an attendance at an eligible institution; and
- b) has not earned his or her first baccalaureate or professional degree. A student who has not earned his or her first baccalaureate or professional degree and who is enrolled in a program of study at the post secondary level which is designed to extend for more than four academic years shall not be considered an undergraduate student for study beyond that fourth academic year and
- c) has not earned his or her first diploma from a hospital of professional nursing program

FORMULA FOR ALLOCATION OF FUNDS:

From the sums appropriated in each fiscal year, the Chancellor shall allocate to each participating institution a share of the total GMSGP funds. This share shall consider the amount of institutional money expended by the institution in the prior academic year for scholarship grant aid to needy Massachusetts full-time undergraduate students and the annual appropriation of GMSGP funds. No participating institution shall be allocated more than the amount that is expended from institutional funds in the prior academic year for scholarship aid to needy Massachusetts full-time undergraduate students.

- 1) The Chancellor or his designee(s) will review applications for conformity with these Guidelines and determine the amount to be allocated to the participating institutions.
- 2) The Chancellor may require each participating institution receiving an allocation under this program to submit a report prior to April 30 of each fiscal year projecting the portion, if any, of such allocation that will not be used for scholarship aid disbursements for that academic year. Allocations not expended by the participating institutions during the academic year. Allocations not expended by the participating institutions during the academic year shall be returned to the Board of Higher Education.
- 3) GMSGP funds shall not be allocated or if allocated shall be repaid to the Commonwealth unless disbursed in accordance with these guidelines.
- 4) The Chancellor will notify each participating institution which has filed an application of its grant award no later than ninety (90) days after passage of the Gilbert Matching Scholarship Grant (GMSGP) appropriation, or July 1, whichever is later.

APPLICATION:

- 1) Any eligible institution wishing to obtain a grant under this program shall file an application with the Chancellor annually which shall contain the following information and such information and assurances as the Chancellor shall from time to time require:
 - a) the total amount of actual expenditures made from institutional money for scholarship aid to needy Massachusetts full-time undergraduate students during the previous academic year;
 - b) the number of full-time undergraduate students in the previous academic year, the number of all Massachusetts residents enrolled as Massachusetts full-time undergraduates in the previous academic year, the number of Massachusetts full-time undergraduates receiving scholarship aid from the institutions during the previous academic year;
 - c) an assurance that the institution will continue to be an institution of higher education or school of nursing as defined herein for the next academic year;
 - d) an assurance that the institution will expend an amount equal to one hundred percent of the grant received in scholarship aid to needy Massachusetts full-time undergraduate students;
 - e) an assurance that funds for administration and support of the GMSGP do not constitute expenditures from the amount allocated for scholarship aid;
 - f) an assurance that no portion of the scholarship aid grant shall be used directly or indirectly to reduce the institution's expenditure of institutional funds;
 - g) the criteria and procedures used in determining financial need in selecting GMSGP recipients and in determining the amount of the GMSGP award;
 - h) the name, address, telephone number of the chief operating officer, the financial aid administrator and the person completing the application, and the signature of the person completing the application.
- 2) If an eligible institution does not wish to participate in the GMSGP, the institution shall so state in writing to the Chancellor on a form furnished

by the Chancellor.

- 3) Applications shall be filed with the Chancellor annually.
- 4) The Chancellor shall upon request require the applicant to make available for production and inspection by the Chancellor or his designee(s) any documents which support statements made in the application.

INSTITUTIONAL DISBURSEMENT OF GRANT:

- 1) Each participating institution shall spend one hundred percent or a percentage as determined by the legislature, of the GMSGP grant received for scholarship aid to needy Massachusetts students.
- 2) To comply with these Guidelines, the GMSGP scholarships fund shall:
 - a) not be awarded in excess of \$2,500 per academic year for any student; with a minimum award not less than \$200.
 - b) be awarded only in increments of \$100;
 - c) be administered by the institution's existing financial aid or scholarship office;
 - d) be administered by the institution's existing financial aid or scholarship office;
 - e) be received and disbursed from a separate financial aid account.
- 3) All GMSGP funds must be administered with such fiscal control and accounting procedures as are required herein and as may be required from time to time by the Chancellor.

DETERMINATION OF NEED:

- 1) The institution may use the Federal Methodology to calculate financial need, or any system that produces results consistent with the Federal Methodology.
- 2) No student may be considered to have need unless the total educational expenses are at least \$500 greater than the student's total resources as determined by Federal Methodology.

- 3) The total educational expense and the total expected family contribution shall be determined in accordance with national aid standards.

PARTICIPATION AGREEMENT:

All institutions participating in the Gilbert Grant Program must file a State Financial Aid Participating Agreement to be maintained on file in the Office of Student Financial Assistance.

AUDIT:

- 1) The Chancellor or his designee shall require each participating institution to furnish annually the following information along with any other necessary related information:
 - a) the total amount of GMSGP funds received
 - b) the total amount of GMSGP awards made to students
 - c) the average GMSGP award
- 2) All financial books, records and documents pertaining to this grant shall, at all times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives, who shall have access to the premises wherein such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years after receipt of a payment.

Massachusetts Assistance for Student Success Program

V. Part-Time Grant

BOARD OF HIGHER EDUCATION

PART-TIME GRANT PROGRAM

GUIDELINES

PURPOSE: Demographic changes impacting current and future student populations have a direct relationship to the number of part-time students who seek higher education. In Massachusetts, as in other states, the number of part-time students is expected to continue to grow due to shifts in the state's demographic and economic circumstances; thus, requiring more adults to return to the classroom on a part-time basis. Rapidly increasing college costs have forced students to reconsider their college enrollment plans. More and more, part-time programs are becoming viable alternatives. As colleges continue to shift their financial aid programs towards the full-time population, part-time programs have become even less affordable. The Massachusetts Part-Time Grant Program serves as a bridge between higher education and the part-time student population.

DEFINITIONS:

INSTITUTION: An eligible institution is defined as a public, private, independent, for profit or nonprofit, institution in the Commonwealth of Massachusetts authorized to offer undergraduate degrees or certificate programs. The institution must be accredited and eligible to participate in the Federal Title IV programs.

ELIGIBLE PROGRAM:

ELIGIBLE STUDENT: Student applicants must meet the following criteria to be considered for an award under this program:

- 1) Be a Massachusetts resident domiciled in Massachusetts for at least one year prior to the opening of the academic year; be a U. S. citizen or an eligible non-citizen under Federal Title IV regulations.
- 2) Be in compliance with state law regarding Military Selective Service Act (M.G.L. C.15A, S.16).
- 3) Eligible for Title IV and not be in default on a federal or state loan.

- 4) Must demonstrate need as determined by the institution and be eligible under the Federal methodology need analysis criteria.
- 5) Be maintaining satisfactory academic progress according to institutional and federal standards.

NOTE: The Office of Student Financial Assistance maintains an accommodation policy for students with disabilities. Grant awards may be prorated to accommodate the needs of students with disabilities who, with proper medical documentation, must enroll in fewer than six credits per academic term.

- 6) Be enrolled for at least six (or the equivalent) but fewer than twelve undergraduate credits per academic term in an undergraduate degree program or eligible certificate program.

INSTITUTIONAL ALLOCATIONS:

- (a) **Base Allocation:** Participation in the Part-Time Grant Program is optional. Allocations of Part-Time Grant funds will be appropriated on the basis of a formula that considers a rolling three-year average of part-time student population in undergraduate degree programs at each institution, and the level of participation in the Pell Grant Program by part-time Massachusetts residents.
- (b) **Supplemental Allocation:** Supplemental allocation may be granted to an eligible institution demonstrating the need for additional funds.
- (c) **Deobligation/Reallocation:** Institutions must de-obligate any unused/uncommitted funds on or before December of each year. Subject to the availability of de-obligated resources, The Director of Student Financial Assistance may reallocate Part-Time Grant funds.

STUDENT AWARDS: Awards made under this program must be calculated on the basis of the award schedule provided for part-time grants. Individual awards for academic year may not exceed a student's demonstrated financial need.

NOTE: This program does not preclude the institution from providing additional funds to meet the student's remaining need.

INSTITUTIONAL DISBURSEMENT OF FUNDS: One hundred percent of the funds allocated shall be used for awards to students. Funds must be awarded to students during the traditional academic year. Summer terms are **not** included.

Unexpended/uncommitted funds shall be returned to the Board of Higher Education for re-allocation to other institutions no later than December 1 of each year. All funds must be disbursed during the traditional academic year, and not later than June 30.

AUDIT:

- 1) The Chancellor shall require each participating institution to furnish annually at least the following information:
 - (a) Total amount of Part-Time Student Grant Program funds received and expended.
 - (b) The total number of Part-Time Student Grant Program awards made to students.
 - (c) The average Part-Time Student Grant Program award.
 - (d) Amount of Pell Grant dollars received by Massachusetts part-time students for the previous year and the number of recipients.
 - (e) Other information as requested
- 2) All financial books, records and documents pertaining to this grant shall at all reasonable times be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives, who shall have access to the premises wherever

such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years after receipt of payment.

- 3) participating Institutions will be required to include this program in their independent audit of the institution's financial aid programs.

EVALUATION: An Evaluation process will be conducted to assess the effectiveness of the Part-Time Student Grant Program. The evaluation team may consist of practicing financial aid officers who will work with staff members of the Board of Higher Education.

**OFFICE OF STUDENT FINANCIAL ASSISTANCE
MASSACHUSETTS ASSISTANCE FOR STUDENT SUCCESS
1998-1999 PART-TIME GRANT AWARD SCHEDULE**

<u>SCHOOL</u>	<u>AWARD</u> Minimum/Maximum	<u>EFC</u>	<u>ELIGIBLE</u>
INDEPENDENT	\$200/\$1,250	0000-2800	DEPENDENT INDEP.(ALL)
PUBLIC UNIVERSITY	\$200/\$550	0000-2800	DEPENDENT INDEP.(ALL)
PUBLIC STATE COLLEGE	\$200/\$450	0000-2800	DEPENDENT INDEP.(ALL)
PUBLIC COMMUNITY COLL.	\$200/\$350	0000-2800	DEPENDENT INDEP.(ALL)
PROPRETARY	\$200/\$800	0000-2800	DEPENDENT INDEP.(ALL)
VOC TECH	\$200/550	0000-2800	DEPENDENT INDEP.(ALL)
NURSING	\$200/\$700	0000-2800	DEPENDENT INDEP.(ALL)

Part-time Grant awards may range from the \$200 minimum to the maximum listed for each school type. All students with an EFC range of 0 to 2800 may be eligible, provided all other criteria are met.

Massachusetts Assistance for Student Success Program

VI. Tuition Waiver

BOARD OF HIGHER EDUCATION

TUTION WAIVER PROGRAM

GUIDELINES

PURPOSE: A founding principle of the Tuition Policy adopted by the Board of Higher Education is the belief that the benefits of higher education must be available to all citizens. The Board of Higher Education has developed a system financial aid policy designed to assure and maintain access to the Commonwealth's public colleges and universities. An underlying goal of the policy is that future public sector tuition increases be matched with a concomitant increase in the maximum award for the financially neediest students. Further, financial aid provides an important tool for improving student quality and collaborations that enhance the efficiency and effectiveness of the system.

The Tuition Waiver Program, originally developed in 1981 to offset tuition increases and declining federal dollars, is fundamentally designed to provide financial support to those individuals who would be denied the opportunity for higher education, without such assistance. Over the years, tuition waivers have been utilized as supplemental scholarships in campus-based financial aid packaging strategies. Thus, they represent an important mechanism for campuses to assist needy students.

The Legislature, following the principles of the financial aid policy outlined in the Task Force Report on Financial Aid, mandated that a single Tuition Waiver Program be developed. The single Tuition Waiver Program consists of several components designed to ensure maximum access for Commonwealth residents and provide incentives for improving student quality and institutional collaboration as follows: need based waivers, categorical waivers, graduate tuition waivers, and additional categories of waivers as approved by the Board of Higher Education.

SECTION A. NEED BASED TUITION WAIVERS**DEFINITIONS:****INSTITUTION:**

An institution within the system of public institutions of higher education under Section 5 of Chapter 15A of the General Laws.

ELIGIBLE PROGRAM:

Any state supported undergraduate degree or certificate program offered by an institution. Institutions are encouraged, where appropriate, to extend waiver eligibility to students enrolled in non-state supported degree or certificate programs. The institutional definition of "certificate" program shall apply.

ELIGIBLE STUDENT:

A student enrolled in an eligible program and meeting the following requirements:

- (a) A permanent legal resident of Massachusetts for at least one year prior to the opening of the academic year and be a U.S. citizen or a non-citizen eligible under Federal Title IV regulations.
- (b) In compliance with applicable law regarding Selective Service Registration.
- (c) Not in default of any Federal Student Loans for attendance at any institution or owe a refund for any previous financial aid received.
- (d) Evidences documented financial need as measured by a federally approved system of needs analysis.
- (e) Enrolled for at least three undergraduate credits per semester in an eligible program.

- (f) Maintaining satisfactory academic progress according to institutional standards developed for federal financial aid programs, with at least an annual review.

INSTITUTIONAL ALLOCATION:

- (a) **Base Allocation:** Each institution shall receive a base allocation equal to its total Need Based Tuition Waiver utilization rate in the preceding Fiscal Year. Institutions may petition the Chancellor for a base allocation adjustment due to extenuating circumstances. All petition approvals are at the sole discretion of the Chancellor.
- (b) **Supplemental Allocation:** In recognition of the need to offset increased tuition costs, the Chancellor may provide a campus with a supplemental allocation. Requests for a supplemental allocation must be received by the Chancellor on or before October 1 of the academic year for which the allocation is requested. Any supplemental allocation granted shall not exceed the established rate of increase in tuition for that academic year.
- (c) **Deobligation/Reallocation:** On or before November 1 of each year, institutions needing additional waiver resources may request the Chancellor to reallocate the unused/uncommitted portions that are released by other institutions. Subject to the availability of deobligation resources, the Chancellor may reallocate waiver resources on or before December 31.

DETERMINATION OF NEED:

All waivers must be made on the basis of demonstrated financial need.

- (a) Students qualifying for a waiver must complete the institution's required application process for student financial aid.

- (b) Students selected by the U.S. Department of Education for verification must complete all required documentation prior to receipt of a Tuition Waiver.

STUDENT AWARD VALUE:

- (a) An individual student waiver for an award period may not exceed the actual campus tuition charge for the award period.
- (b) Tuition Waiver awards, in combination with other resources in the student's financial aid package, may not exceed the student's demonstrated financial need.
- (c) Students qualifying for a Tuition Waiver may be granted partial or full waivers depending upon the institution's financial aid packaging policies.
- (d) Tuition Waivers should generally be awarded during the financial aid process as a component of the student's financial aid package. Therefore, students should be notified of Tuition Waiver awards via the financial aid award letter.

PARTICIPATION AGREEMENT:

All institutions must file a State Financial Aid Participation Agreement to be maintained on file in the Office of Student Financial Assistance.

AUDIT:

- (a) The Chancellor shall require each campus to furnish, annually by August 31, a report detailing the number and characteristics of Need Based Tuition Waiver recipients for the previous academic year.

- (b) All financial books, records and documents pertaining to this program shall at all reasonable times be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

SECTION B. CATEGORICAL TUITION WAIVERS

DEFINITIONS:

INSTITUTION:

An institution within the system of public institutions of higher education Section 5 of Chapter 15A of the General Laws.

ELIGIBLE COURSE:

Any state supported course offered by an institution at a public college or university toward an undergraduate degree program or certificate program. Institutions may include or exclude non-credit courses or short term certificate programs from any or all categorical waivers. Institutions are encouraged to extend, where appropriate waiver eligibility to students enrolled in non-state supported courses and/or certificate programs.

ELIGIBLE STUDENT:

A student enrolled in an eligible course and meeting the following requirements:

- (a) A permanent legal resident of Massachusetts for at least one year under the college's residency requirements.
- (b) Not in default of any federal student loans for attendance at any institution or owe a refund for any previous financial aid received. An affidavit from the student certifying this requirement will be sufficient documentation for categorical

waivers.

(c) A member of an eligible category as defined below.

1. **Veteran:** As provided in M.G.L. Chapter 4, Section 7(43) including: Spanish War, World War I, World War II, Korean, Vietnam, Lebanese peace keeping force, Grenada rescue mission, the Panamanian intervention force, or the Persian Gulf.

For purposes of tuition waivers, the term "veteran" shall also include any individual who served in the army, navy, marine corps, coast guard or air force of the United States for not less than ninety days at least one of which was served in the theatre of operation for the Somalian mission known as "Operation Restore Hope" and whose last discharge or release was under honorable conditions.

2. **Native American:** As certified by the Bureau of Indian Affairs.
3. **Senior Citizen:** Persons over the age of 60.
4. **Armed Forces:** An active member of the Armed Forces (Army, Navy, Marine Corps, Air Force or Coast Guard) stationed and residing in Massachusetts.
5. Students currently receiving a non-need based waiver or students who are awarded such waivers for the 192-93 academic year and who continue to meet institutional eligibility standards shall be eligible for such aid until the completion of their undergraduate program; or until the close of Fiscal Year 1996, whichever comes first.

6. If it deems necessary, the institution, consistent with its mission and subject to the Board of Higher Education's approval as of September 1, 1991, may establish additional waivers for specific categories of students.
-
- (d) In accordance with institutional requirements, each student must present documentation of categorical waiver eligibility to the appropriate college officials.

INSTITUTIONAL LEVEL OF EXPENDITURE:

- (a) An institution's level of expenditure is determined by the value of the total number of Tuition Waivers granted to students in specific categories.
- (b) Consistent with the Board of Higher Education's Tuition Retention Guidelines, tuition revenues, that would have resulted from students receiving legislatively mandated categorical tuition waivers, shall be counted toward the amount of revenue retained in the Retained Revenue Account. (Refer to Tuition Retention Regulations for further details.)

DETERMINATION OF ELIGIBILITY:

Eligible students applying for a waiver under this section shall be eligible on a space available basis for a waiver of full or partial tuition charges, provided that the campus has appropriate documentation to substantiate the student's categorical eligibility. Space available shall be determined in accordance with the normal practices and procedures as published by each institution.

STUDENT AWARD VALUE:

- (a) Individual student awards for an award period may not exceed the actual campus tuition charges for the award period.
- (b) If the student is the recipient of need-based student financial aid resources and categorical tuition waiver awards, the combination of resources in the student's financial aid package may not exceed the student's demonstrated financial need.
- (c) If the student is the recipient of both a need based tuition waiver and a categorical waiver, the total value of both waivers may not exceed the total cost of tuition.
- (d) Students qualifying for a Categorical Tuition Waiver may be granted full tuition waivers consistent with the institution's policies.
- (e) Campus fees are not included in the waivers. Institutions may, but are not required to, waive specific fees for participants in various categorical waivers. If fees are waived, the campus should publicize the fees waived.

PARTICIPATION AGREEMENT: All institutions must file a State Financial Aid Participation Agreement to be maintained on file in the State Scholarship Office.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain adequate documentation of a student's categorical waiver eligibility.

- (b) The Chancellor shall require each campus to furnish annually by August 31 a report detailing the number and characteristics of Categorical Tuition Waiver recipients.
- (c) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

SECTION C: GRADUATE STUDENT TUITION WAIVERS

DEFINITIONS:

An institution within the system of public institution of higher education under Section 5 of Chapter 15A of the General Laws, excluding Community Colleges.

ELIGIBLE PROGRAM:

Any graduate degree or post baccalaureate certificate program offered by an institution.

ELIGIBLE STUDENT:

A student enrolled in an eligible program and meeting the criteria established by the institution.

GRADUATE TUITION WAIVER PROGRAM:

Each institution granting full or partial tuition waivers under this category must file guidelines with the Board of Higher Education. Such Guidelines shall include but not be limited to the award value, criteria for determination of need, and eligibility criteria. Such Guidelines shall be filed with the Board of Higher Education annually on or before September 1 of each year.

PARTICIPATION AGREEMENT:

All institutions must file a State Financial Aid Participation Agreement to be maintained on file in the Office of Student Financial Assistance.

AUDIT:

- (a) The Chancellor shall require each campus to furnish annually by August 31st a report detailing the number and characteristics of graduate tuition waiver recipients for the previous year.
- (b) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

**SECTION D. MASSACHUSETTS EDUCATIONAL FINANCING
AUTHORITY – PREPAID TUITION PROGRAM WAIVERS****DEFINITIONS:****MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY:**

Authority established pursuant to M.G.L. c. 15c.

PREPAID TUITION PROGRAM:

Program established by MEFA pursuant to M.G.L. c. 15c S 5(f ½).

PARTICIPATING PUBLIC INSTITUTION OF HIGHER EDUCATION:

Any institution within the system of public higher education under section 5 of Chapter 15A of the General Laws, that participates in the MEFA Prepaid Tuition Program.

ELIGIBLE STUDENT:

Any student admitted to a participating public institution of higher education that is an owner or a qualifying beneficiary of a MEFA Prepaid Tuition Program.

TUITION CREDITS:

The amount of tuition to be paid by MEFA to participating public institutions of higher education pursuant to the Prepaid Tuition Program.

PREPAID TUITION PROGRAM WAIVER:

Any participating public institution of higher education shall waive the amount of tuition that would otherwise be due from the eligible student if the tuition charged by the participating public institution exceeds the amount received as a tuition credit pursuant to the Prepaid Tuition Program for the year the tuition credit is redeemed, in direct proportion to the eligible student's participation in the Prepaid Tuition Program.

AUDIT:

- (a) The Chancellor shall require each participating public institution of higher education to furnish annually by August 31st a report detailing the amount of any Prepaid Tuition Waivers for the previous academic years.
- (b) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution shall retain such records for a period of five years if approval received

from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

SECTION E. JOINT ADMISSIONS TUITION ADVANTAGE PROGRAM

DEFINITIONS:

ELIGIBLE STUDENT:

Student enrolled in a State College who has:

- 1) Completed an associate degree at a public community college within the prior calendar year as participant in a Joint Admissions Program with minimum of a 3.0 cumulative grade point average.
- 2) Presented the receiving institution documentation of Tuition Advantage Program eligibility, to include transcripts demonstrating compliance with Joint Admissions Agreement requirements.

B. Upon approval of the Joint Admissions Tuition Advantage Program by the University of Massachusetts Board of Trustees, a student enrolled in the University who has:

- 1) Completed an associate degree at a public community college within the prior calendar year as a participant in a Joint Admissions Program with a minimum of 3.0 cumulative grade point average.
- 2) Presented the receiving institution documentation of Tuition Advantage Program eligibility, to include transcripts demonstrating compliance with Joint Admissions Agreement requirements.

AWARD VALUE:

Students eligible for the Tuition Advantage Program will be entitled to a tuition waiver equal to 33% of the resident tuition rate at a state college or participating university for the two (2) years of matriculation which immediately follow their community college enrollment. The tuition waiver for the second year of matriculation is contingent upon the student obtaining a cumulative 3.0 grade point average for the first two semesters of enrollment at the state, college or university.

AUDIT:

- (a) It shall be the responsibility of each state college and university to maintain adequate documentation of a student's Tuition Advantage Program eligibility.
- (b) The Chancellor shall require each campus to furnish annually by August 31 a report detailing the number of Tuition Advantage Program recipients for the previous academic year.
- (c) All financial books, records and documents pertaining to this program shall at all times be open to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

SECTION G. WASHINGTON CENTER PROGRAM**DEFINITIONS:****ELIGIBLE STUDENT:**

Resident student enrolled in a degree program at the University of Massachusetts or at a State College who meets the following requirements:

- (a) is enrolled in an eligible degree program as determined by the institution; and
- (b) has obtained a minimum 3.0 cumulative grade point average; and
- (c) meets other eligibility criteria as established by the institution and the Washington Center.

AWARD VALUE:

A waiver of tuition by the Board of Higher Education, a waiver of regular mandatory fees by the eligible institution, and a housing scholarship provided by the Washington Center.

ELIGIBLE INSTITUTIONS:

The nine Massachusetts State Colleges and the four undergraduate campuses of the University of Massachusetts.

NUMBER OF AWARDS:

Each eligible institution may provide nine new Washington Campus Tuition Waivers per academic year; waivers not awarded by eligible institutions may be awarded by other institutions upon approval of the Board of Higher Education.

GUIDELINES:

Eligible institutions shall develop additional eligibility criteria and a method for selecting Washington Campus award recipients. Additional eligibility criteria shall be filed with the Board of Higher Education upon adoption and upon any amendments thereto.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain and provide, upon request, adequate documentation of a student's eligibility as a Washington Center Tuition Waiver recipient.
- (b) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor, or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, s. 42

SECTION H. UNIVERSITY OF MASSACHUSETTS ACADEMIC AND ARTISTIC TALENT PROGRAM

ELIGIBLE STUDENT:

Student enrolled in a degree program at the University of Massachusetts who meets the following requirements:

- (a) Eligibility criteria as established by the University of Massachusetts.

ELIGIBLE INSTITUTIONS:

The five campuses of the University of Massachusetts.

AWARD VALUE:

The University of Massachusetts is authorized to award up to \$1,025,000 in Academic and Artistic Talent Tuition Waivers annually.

GUIDELINES:

Campuses of the University of Massachusetts will submit to the University President waiver allocation requests and guidelines for eligibility and awarding of waivers by June 1 prior to the beginning of each academic year in which the waivers will be awarded. The University of Massachusetts Presidents Office will be responsible for allocation of waivers to campuses, ensuring compliance with eligibility standards and award procedures, and reporting to the Board of Higher Education prior to September 1 information pertaining to the awarding of academic and artistic talent tuition waivers for the prior academic year.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain and provide, upon request, adequate documentation of a student's eligibility as an Academic or Artistic Talent Tuition Waiver recipient.
- (b) It shall be the responsibility of the University of Massachusetts Presidents Office to ensure that campuses adhere to annual waiver allocations and to provide, upon request and as stipulated, adequate documentation of academic and artistic talent waivers awarded.
- (c) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor, or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, s. 42.

SECTION F. STATE COLLEGE SCHOLARS PROGRAM**DEFINITIONS:****ELIGIBLE STUDENTS:**

Students who have graduated from high school within three years and who meet the one year residency requirement for tuition classification at the State Colleges with a grade point average (G.P.A.) of 3.75 and Scholastic Aptitude Test (S.A.T.) Scores of at least 1200 (or the American College Testing [A.C.T.] equivalent) are eligible to apply to a State College for the State Scholars Program. Students who have graduated from high school and who meet the one year residency requirement for tuition classification at the State Colleges and who have pursued other endeavors for a minimum of five years are eligible to apply to a State College for the State College Scholars Program under the exceptional life experience category set forth in the Guidelines.

STATE COLLEGE SCHOLARS PROGRAM:

A waiver by the Board of Higher Education and a waiver of mandatory fees by the eligible institution.

ELIGIBLE INSTITUTIONS:

The nine Massachusetts State Colleges

NUMBER OF WAIVERS:

Each State College may provide five new State College Scholars Program Tuition Waivers per academic year.

GUIDELINES:

The State Colleges shall develop eligibility criteria and a method for selecting State College Scholars Program recipients, which shall be filed with the Board of Higher Education upon adoption, and upon any amendments thereto.

CONTINUING ELIGIBILITY:

Recipients of the State College Scholars Program Tuition Waivers shall maintain a G.P.A. of 3.3 for continued eligibility for the State College Scholars Program Tuition Waiver for four years of study.

AUDIT:

- (a) It shall be the responsibility of each State College to maintain adequate documentation of a student's eligibility as

SECTION I. UNIVERSITY OF MASSACHUSETTS EXCHANGE PROGRAM**ELIGIBLE STUDENT:**

Student enrolled in a degree program at the University of Massachusetts who meets the following requirements:

- (a) eligibility criteria as established by the University of Massachusetts.

ELIGIBLE INSTITUTIONS:

The five campuses of the University of Massachusetts.

AWARD VALUE:

The University of Massachusetts is authorized to award up to \$650,000 in Exchange Programs Tuition Waivers annually.

GUIDELINES:

Campuses of the University of Massachusetts will submit to the University President waiver allocation requests and guidelines for eligibility and awarding of waivers by June 1 prior to the beginning of each academic year in which the waivers will be awarded. The University of Massachusetts Presidents Office will be responsible for allocation of waivers to campuses, ensuring compliance with eligibility standards and award procedures, and reporting to the Board of Higher Education prior to September 1 information pertaining to the awarding of exchanging programs tuition waivers for the prior academic year.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain and provide, upon request, adequate documentation of a student's eligibility as an Exchange Program Tuition Waiver recipient.
- (b) It shall be the responsibility of the University of Massachusetts Presidents Office to ensure that campuses adhere to annual waiver allocations and to provide, upon request and as stipulated, adequate documentation of exchange programs tuition waivers awarded.
- (c) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor, or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, s. 42.

SECTION J. UNIVERSITY OF MASSACHUSETTS DIVISION 1 ATHLETIC PROGRAM

ELIGIBLE STUDENT:

Student enrolled in a degree program at the University of Massachusetts who meets the following requirements:

- (a) Eligibility criteria as established by the University of Massachusetts.

ELIGIBLE INSTITUTIONS:

The five campuses of the University of Massachusetts.

AWARD VALUE:

The University of Massachusetts is authorized to award up to \$1,500,000 in tuition waivers annually in support of Division 1 Athletic Programs.

GUIDELINES:

Campuses of the University of Massachusetts will submit to the University President waiver allocation requests and guidelines for eligibility and awarding of waivers by June 1 prior to the beginning of each academic year in which the waivers will be awarded. The University of Massachusetts Presidents Office will be responsible for allocation of waivers to campuses, ensuring compliance with eligibility standards and award procedures, and reporting annually to the Board of Higher Education prior to September 1 information pertaining to the awarding of athletic programs tuition waivers for the prior academic year.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain and provide, upon request, adequate documentation of a student's eligibility as a Division 1 Athletic Program Tuition Waiver recipient.
- (b) It shall be the responsibility of the University of Massachusetts President's Office to ensure that campuses adhere to annual waiver allocations and to provide, upon request and as stipulated, adequate documentation of athletic programs tuition waivers awarded.
- (c) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor, or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, s. 42.

SECTION K. COOPERATIVE ASSOCIATION OF STATES FOR SCHOLARSHIPS (CASS) PROGRAM

ELIGIBLE STUDENT:

A student enrolled in an eligible institution under the auspices of the Cooperative Association of States for Scholarships (CASS) program funded by the United States Agency for International Development. Students in this program shall be considered non-resident students.

ELIGIBLE INSTITUTIONS:

Berkshire Community College and other institutions as approved by the Board of Higher Education.

AWARD VALUE:

Each eligible institution is authorized to award up to \$250,000 in Cooperative Association of States for Scholarships (CASS) Program Tuition Waivers annually. Tuition waivers may be granted up to the full amount of non-resident tuition, or any portion thereof.

AUDIT:

- (a) It shall be the responsibility of each institution to maintain and provide, upon request, adequate documentation of a student's eligibility as a Cooperative Association of States for Scholarships tuition waiver recipient.
- (b) It shall be the responsibility of each institution to furnish annually by August 31 a report to the Chancellor detailing the number of Cooperative Association for Scholarships recipients for the previous academic year and the corresponding amount of tuition and fees waived.
- (c) All financial books, records and documents pertaining to this program shall at all reasonable times be open to inspection, review and audit by the Chancellor, the State Auditor, or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years. An institution may retain such records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, s. 42.

COMMONWEALTH SCHOLARS PROGRAM

“The State College System Honors Program”

Who:

Designed for recent high school graduates with a G.P.A. of 3.75 and S.A.T. Scores of 1,200 or better. The A.C.T. Equivalent is also acceptable. The program will also admit students who graduated from high school and have been pursuing other endeavors for a minimum of five years and who wish to apply under the Exceptional Life Experience category. A portfolio, essay or other materials demonstrating excellence for this area will be reviewed by appropriate campus faculty. Each recipient would be required to maintain a 3.3 G.P.A. in order to retain the scholarship through the four years of study. The program is open to Massachusetts resident only.

What:

Scholarships completely free of tuition and fees.

Why:

- To attract the very best students
- To increase our visibility as quality institutions
- To promote scholarship on our campuses
- To promote excellence as a common goal on our campuses
- To promote visibility of the system
- To enhance recruitment and retention
- To demonstrate cooperation with the Board of Higher Education

How:

Each campus would provide five Commonwealth scholarships per year. After four years, a maximum of 180 such people would be in the program statewide. Each campus would choose their own recipients based on the guidelines.

Promotion:

Each campus would promote the statewide program. C.O.P. Executive Officer would assist where appropriate. A major promotion should occur. All appropriate campus publications should highlight program. Statewide programs would be developed around economic and civic topics for these people. Other merit scholarship people would be invited to these events.

Program:

Each campus would endeavor to provide an on-campus job for every scholarship holder. After the first year, students would be excellent recruiters for all students, Retention Monitoring, Academic Assistantships, etc.

Cost:

Board of Higher Education would waive tuition. Each campus would waive fees.

Council of Presidents would look for other funds to promote statewide portion of program.

Massachusetts Assistance for Student Success Program

VII. Cash Grant

BOARD OF HIGHER EDUCATION

CASH GRANT PROGRAM

GUIDELINES

PURPOSE: A founding principle of the Tuition Policy adopted by the Board of Higher Education is the belief that the benefits of higher education must be available to all citizens. The Board of Higher Education has developed a system of financial aid policy designed to assure and maintain access to the Commonwealth's public colleges and universities. An underlying goal of the policy is that future public sector tuition increases be matched with a concomitant increase in the maximum award for the financially neediest students. Further, financial aid provides an important tool for improving student quality and collaborations that enhance the efficiency and effectiveness of the system.

The Cash Grant Program was designed to assist needy students in meeting institutionally-held charges such as mandatory fees and non-state-supported tuition. It is a complementary program to the Need-Based Tuition Waiver Program. The Cash Grant is designed as an offset of the Tuition Waiver Program for the purpose of providing financial support to those individuals who would be denied the opportunity for higher education, without such assistance. Since its inception, the Cash Grant has been utilized as supplemental grants in campus-based financial aid packaging strategies, representing an important mechanism for public institutions to assist needy students.

DEFINITIONS:

INSTITUTION:

An institution within the system of public institutions of higher education under Section 5 of Chapter 15A of the General Laws.

ELIGIBLE PROGRAM:

Any state supported undergraduate degree or certificate program offered by an institution. Institutions are encouraged, where appropriate, to extend waiver eligibility to students enrolled in non-state supported degree or certificate programs. The institutional definition of "certificate" program shall apply.

ELIGIBLE STUDENT:

A student enrolled in an eligible program and meeting the following requirements:

- (a) A permanent legal resident of Massachusetts for at least one year prior to the opening of the academic year and be a U.S. citizen or non-citizen eligible under Title IV regulations.

- (b) In compliance with applicable law regarding Selective Service Registration.
- (c) Not in default of any federal or state student loan for attendance at any institution or owe a refund for any previous financial aid received.
- (d) Evidences documented financial need as measured by a federally approved system of needs analysis.
- (e) Enrolled for at least three undergraduate credits per semester in an eligible program.
- (f) Maintaining satisfactory academic progress in accordance with the institution's academic standards policy.

INSTITUTIONAL ALLOCATION:

- (a) **Base Allocation:** The base allocation of Cash Grant is based on the same methodology as Tuition Waivers. Allocations are in proportion to aggregate student financial need per campus.
- (b) **Deobligation/Reallocation:** On or before November 1 of each year, institutions may request the Chancellor to reallocate any unused/uncommitted Cash Grant funds that are released by other institutions. Subject to the availability of de-obligated resources, the Chancellor may reallocate waiver resources on or before December 31.

DETERMINATION OF NEED:

All Cash Grants must be awarded on the basis of demonstrated financial need as follows:

- (a) Students qualifying for the Cash Grant must complete the institution's required application process for financial aid.
- (b) Students selected by the U.S. Department of Education for verification must complete all required documentation prior to receipt of a Tuition Waiver.

STUDENT AWARD VALUE:

- (a) An individual student Cash Grant award for an academic period may not exceed the combined institutional tuition and fees charged for the award period.
- (b) Cash Grants, in combination with other resources in the student's financial aid package, may not exceed the student's demonstrated financial need.

- (c) Students qualifying for the Cash Grant may be granted partial or full grants to cover direct charges, according to the institution's financial aid packaging policies.
- (d) Cash Grants should generally be awarded during the financial aid process as a component of the student's financial aid package. Therefore, students should be notified of Cash Grant awards via the financial aid award letter.

PARTICIPATION AGREEMENT:

All institutions must file a State Financial Aid Participation Agreement to be maintained on file in the Office of Student Financial Assistance.

AUDIT:

- (a) The Chancellor shall require each campus to furnish, annually by August 31, a report detailing the number and characteristics of Cash Grant recipients for the previous academic year.
- (b) All financial books, records and documents pertaining to this program shall at all reasonable times be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years. An institution may retain records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

Massachusetts Assistance for Student Success Program

VIII. Christian Herter Memorial Scholarship

CHRISTIAN A. HERTER MEMORIAL SCHOLARSHIP PROGRAM GUIDELINES

In accordance with the Massachusetts General Laws, Chapter 15A, Section 16, the Board of Higher Education shall offer a Christian A. Herter Memorial Scholarship Program which offers scholarships to twenty-five students annually of extraordinary need and ability selected in the tenth or eleventh grades by persons or agencies designated by the Board of Higher Education and set forth under the regulations of this program.

PURPOSE:

The Christian A. Herter Memorial Scholarship program was established in 1972 by the Massachusetts State Legislature as an early identification program to assist students whose socio-economic backgrounds may inhibit their ability to pursue higher education.

Each year twenty-five (25) 10th and 11th grade high school students are selected to receive up to fifty percent (50%) of their calculated financial need at the college of their choice within the continental United States. Students that are selected for this program must have overcome major adversity in their lives (i.e. physical or mental abuse, catastrophic illness, or other extenuating circumstances). Adversity may include mental, physical, geographic or societal constraints. Students must exhibit academic potential for post-secondary success.

DEFINITIONS:

ELIGIBLE COLLEGE OR UNIVERSITY shall mean any public or private institution in the continental United States and in the Commonwealth of Massachusetts as defined under Section 5, Chapter 15A, of the General Laws or other accredited postsecondary institution.

ELIGIBLE PROGRAM shall mean any approved degree or certificate program offered by an institution.

ELIGIBLE STUDENT shall mean any current tenth or eleventh grade student enrolled in high school and whom upon receipt of the scholarship, continues to meet the following requirements:

1. Is enrolled in a public or private secondary school in the Commonwealth of Massachusetts and is a legal resident of Massachusetts.
2. Have a cumulative high school grade point average of 2.75 on a 4.0 scale.
3. Exhibit difficult personal circumstances, high financial need, and strong academic promise to pursue higher education beyond the secondary educational level.
4. Upon graduation from high school, be enrolled as a full-time undergraduate student in an eligible program as defined by the institution.
5. Provide evidence of documented financial need as measured by a federally approved system of need analysis.
6. Be in compliance with Selective Service Registration requirements.
7. Not be in default of a Federal or State educational Loan for attendance at any institution nor owe a refund for any previous financial aid received.
8. Not be a recipient of a MASSGrant award.

DETERMINATION OF NEED:

All Scholarships awarded under the Christian A. Herter Memorial Scholarship Program, must be made on the basis of demonstrated financial need.

Students qualifying for a scholarship must complete the institution's required application process for student financial aid.

Herter Scholarships, in combination with other resources (excluding MASSGrant) in the student's financial aid package, may not exceed the student's demonstrated financial need.

Students selected by the U.S. Department of Education for verification must complete all required documentation prior to receipt of a Herter Scholarship.

SCHOLARSHIP AWARD VALUE:

Individual scholarships for an award period may vary. The student is to receive an award of up to 50% of his/her financial need for each of the four

undergraduate years, provided the student continues to demonstrate need for that level of assistance, utilizing Federal Methodology (Need = Total Cost of Attendance minus Family Contribution).

Herter recipients are **ineligible** to receive the MASSGrant.

APPLICATION PROCESS:

Each public or private secondary school, social service agency, civic or religious organization may nominate up to five eligible candidates for the Herter Scholarship program on an annual basis.

Nominations must be submitted to the Office of Student Financial Assistance by the specified return date, annually established.

The nomination package must include a completed Herter Scholarship Application, autobiographical statement, a nominating agency's statement, supporting financial form, and required letters of recommendation.

Information to be included in the nomination packet is subject to revision annually.

AWARD PROCESS:

The Office of Student Financial Assistance will convene a committee to evaluate all nominees, conduct interviews and determine the final recipients.

Selection of Herter recipients will be based upon a review of the students' application packet and accompanying statements and the interview.

The Office of Student Financial Assistance will notify all nominees upon completion of the award process.

All entities nominating students will also be notified.

AWARD DISBURSEMENT:

Awards granted under the Christian Herter Scholarship Program will be disbursed as follows:

- (1) Prior to the start of the academic year, schools will be asked to verify the student's cost of attendance and Expected Family Contribution, enabling OSFA to determine the value of the Herter Scholarship
- (2) At the beginning of each academic semester a Certification/Payment roster will be mailed to each institution detailing the Herter Scholarship recipient, social security number and award amount
- (3) Payment will be sent directly from the Commonwealth's Treasurer's Office to the institution

- (4) The institution must certify the student as eligible according to the guidelines established for the Christian Herter Scholarship Program.

REFUNDS: all refunds must accompany the Certification/Payment roster.

AUDIT:

All financial books, records and documents pertaining to this program shall at all reasonable times be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records and documents are located. The institution shall retain such financial books, records and documents for seven years. An institution may retain records for a period of five years if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.

Massachusetts Assistance for Student Success Program

VIII. Public Service Grant

BOARD OF HIGHER EDUCATION
PUBLIC SERVICE GRANT PROGRAM
GUIDELINES

PURPOSE: In recognition of the hardship that a family experiences upon the loss of a parent and or spouse who is killed or missing in the line of public service duty in the Commonwealth, a grant program has been established to provide educational opportunity to the remaining family members. This important program is the only Scholarship Program not based on demonstrated financial need, but rather on entitlement.

DEFINITIONS:

INSTITUTIONAL ELIGIBILITY: Shall mean a public or independent college or university in the Commonwealth of Massachusetts which is accredited by the New England Association of Schools and Colleges and is authorized by the Commonwealth to offer undergraduate degree programs.

ELIGIBLE STUDENT: An eligible student must meet all of the following conditions:

- (a) Is a permanent legal resident of Massachusetts for at least twelve months preceding the start of the academic year for which the scholarship is granted and is a U.S. citizen or a no-citizen eligible under Federal Title IV regulations.
- (b) Has not yet received a first Bachelor's degree and is currently pursuing a course of study at an eligible institution.
- (c) Will be enrolled full-time (at least twelve semester hours or the equivalent thereof) at an eligible institution.
- (d) Is maintaining satisfactory academic progress in accordance with federal regulations as established by the college or university the student is attending.

THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY
RESEARCH REPORT

1. The following data were obtained from the study of the reaction of the various compounds with the reagent.

2. The results of the study of the reaction of the various compounds with the reagent are given in the following table.

3. The following data were obtained from the study of the reaction of the various compounds with the reagent.

4. The results of the study of the reaction of the various compounds with the reagent are given in the following table.

5. The following data were obtained from the study of the reaction of the various compounds with the reagent.

- (e) Is not in default of a Perkins Loan, Stafford Loan or a PLUS Loan or owe a refund for any previous financial aid received.
- (f) Will file or will have filed a statement of registration compliance (Selective Service) as required by the college or university the student is attending in accordance with federal and state statute.
- (g) Will provide the necessary documentation to evidence one of the following conditions:
 - 1. Child or widowed spouse of a Massachusetts Police Officer, Firefighter or Corrections Officer who was killed or died from injuries received while performing his or her duties. This shall also include authorized training duty.
 - 2. Child of a Prisoner of War or Military Service Person Missing In Action in Southeast Asia whose war time service was credited to the Commonwealth and whose service was between February 1, 1955 and the termination of the Vietnam campaign.
 - 3. Child of a Veteran whose service was credited to the Commonwealth and who was killed in action or died as a result of such service.

ACADEMIC YEAR: Shall mean the period of time between July 1 of one year and June 30 of the subsequent year.

APPLICATION PROCEDURE: All students applying for consideration for a Public Service Grant must complete the following procedures:

- (a) Complete the Public Service Grant Application from the Office of Student Financial Assistance (OSFA).
- (b) Provide the necessary documentation as stated on the application.
- (c) Return the application and documentation to the OSFA.

AWARD VALUE: Awards made under this program shall be as follows:

- (a) For a student attending a Massachusetts Public College or University, the award shall be equal to the cost of the institution's full time annual tuition charges.

- (b) For a student attending a Massachusetts Independent College or University, the award shall be equal to the full time annual tuition charge to the University of Massachusetts, Amherst not to exceed \$2500.

AWARD DISBURSEMENT: Awards granted under the Public Service Program will be disbursed as follows:

- (a) At the beginning of each academic semester a Certification/Payment roster will be mailed to each Massachusetts institution with eligible Public Service Grant recipients.
- (b) Payment will be sent directly from the Treasurer's Office to the institution.
- (c) The Institution must certify the student eligible according to the Massachusetts' Public Service Guidelines and return the roster to OSFA.

REFUNDS: All refunds must accompany the Certification/Payment roster.

APPEAL: The OSFA maintains an open and fair process for students, parents and institutions. Therefore, you may, at any point in the process, appeal in writing to the OSFA Appeals Committee for reconsideration. The appeals committee will meet on at least a bi-monthly basis and will inform all concerned parties in writing. The OSFA maintains the right of final approval on all appeals.

PARTICIPATION AGREEMENT: All institutions participating in The Public Service Grant Program must file a State Financial Aid Participation Agreement to be maintained on file in the OSFA.

AUDIT: All financial books, records and documents pertaining to this program shall, at all reasonable times, be opened to inspection, review and audit by the Chancellor, the State Auditor or their authorized representative who shall have access to the premises wherever such books, records and documents are located. The institutions shall retain such financial books, records and documents for seven years.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the transparency and accountability of the organization. This section also outlines the various methods used to collect and analyze data, ensuring that the information is reliable and up-to-date.

2. The second part of the document focuses on the financial aspects of the organization. It provides a detailed overview of the budget, including the projected income and expenses for the upcoming year. This section also discusses the various financial risks and how they are being managed to ensure the organization's financial stability.

3. The third part of the document addresses the operational aspects of the organization. It describes the various processes and procedures that are in place to ensure the efficient and effective delivery of services. This section also discusses the various challenges that the organization is facing and how they are being addressed.

4. The fourth part of the document discusses the human resources aspect of the organization. It provides a detailed overview of the current staff levels and the various roles and responsibilities of the different departments. This section also discusses the various training and development programs that are in place to ensure that the staff is equipped with the necessary skills and knowledge to perform their duties effectively.

5. The fifth part of the document discusses the legal and regulatory aspects of the organization. It provides a detailed overview of the various laws and regulations that the organization is subject to and how they are being complied with. This section also discusses the various legal risks and how they are being managed to ensure the organization's legal compliance.

6. The sixth part of the document discusses the environmental and social aspects of the organization. It provides a detailed overview of the various environmental and social issues that the organization is facing and how they are being addressed. This section also discusses the various initiatives that are in place to promote sustainability and social responsibility.

7. The seventh part of the document discusses the future of the organization. It provides a detailed overview of the various strategic initiatives that are in place to ensure the organization's long-term success. This section also discusses the various challenges that the organization is facing and how they are being addressed.

8. The eighth part of the document discusses the conclusion of the document. It summarizes the key findings of the document and provides a final overview of the organization's current state and future prospects.

BOARD OF HIGHER EDUCATION

MASSACHUSETTS PUBLIC SERVICE GRANT PROGRAM

PURPOSE: In recognition of the hardship a family experiences upon the loss of a parent and/or spouse killed or missing in the line of public service duty, Massachusetts General Laws, Chapter 15A, Section 16 authorizes a Public Service Grant Program to provide educational opportunity to the remaining family members.

APPLICATION PROCEDURES

*** Complete a Public Service Grant Application and submit the necessary documentation.**

- (a) For a child or widowed spouse of a Massachusetts Police Officer, Firefighter, or Corrections Officer whose death occurred in the line of duty, submit a certificate from the Massachusetts Retirement Board.
- (b) For a child of a Prisoner of War, Military or Service person missing in action in Southeast Asia between February 1, 1955 and the termination of the Vietnam campaign, or veteran who was killed in action or who died as a result of such service, submit the following:

- 1. **Copy of your birth certificate.**
- 2. **Copy of Veteran's death certificate.**
- 3. **DD214 Form to show Veteran's service was credited to Massachusetts. You may obtain this form from your local Veterans Administration Office.**
- 4. **Proof that Veteran's death was service connected. You may obtain this from:**
The Veterans Administration Regional Office
J.F.K. Federal Building
100 Cambridge Street
Boston, Massachusetts 02203

FIRST TIME APPLICANTS ONLY: Please complete the application and provide all the supporting documentation that is requested. It is your responsibility to provide all the necessary information. The Office of Student Financial Assistance reserves the right to request additional documentation if necessary.

RENEWAL APPLICANTS ONLY: To renew your grant each year, contact the Office of Student Financial Assistance for a renewal application for the Public Service Grant Program.

Submit the application and all supporting documentation to:

**BOARD OF HIGHER EDUCATION
Office of Student Financial Assistance
Massachusetts Public Service Grant Program
330 Stuart Street, Suite 304
Boston, Massachusetts 02116**

APPLICATION DEADLINE IS MAY 1, 1998

THEORY OF THE EARTH AND ITS HISTORY

The theory of the earth and its history is a branch of geology which deals with the origin and development of the earth and its various parts. It is a science which seeks to explain the processes which have shaped the earth and its features, and to determine the time and sequence of these processes.

The theory of the earth and its history is based on the study of the earth's rocks and fossils, and on the principles of geology. It is a science which is constantly developing, as new discoveries are made and new theories are proposed.

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**BOARD OF HIGHER EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
MASSACHUSETTS PUBLIC SERVICE GRANT PROGRAM**

1998-1999 APPLICATION

*****FIRST TIME APPLICANT ONLY*****

<p>1. _____ (Applicant Name)</p> <p>2. _____ (Permanent Address)</p> <p>_____ (City) (State) (Zip Code)</p>	<p>3. ____/____/____ (Social Security #)</p> <p>4. _____ (Telephone #)</p>
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Check the appropriate line(s) in Question 5 or 6. **DO NOT ANSWER BOTH 5 and 6.**

<p>5. <input type="checkbox"/> Child of: (or) <input type="checkbox"/> Widowed Spouse of:</p>	<p><input type="checkbox"/> Massachusetts Police Officer*</p> <p><input type="checkbox"/> Massachusetts Fire Fighter*</p> <p><input type="checkbox"/> Massachusetts Corrections Officer*</p>
<p>*Killed or died from injuries received while in the performance of duties, including authorized training duty.</p> <p>_____</p> <p style="text-align: center;">(Name of Deceased Police Officer, Fire Fighter or Corrections Officer)</p>	

If you answered question 5, see section A of the attached procedures. Then complete Questions 7, 8, and 9.

<p>6. Child of a:</p>	<p><input type="checkbox"/> Prisoner of War</p> <p><input type="checkbox"/> Military or Service Person missing in action in Southeast Asia*, or</p> <p><input type="checkbox"/> Veteran killed in action*</p>
<p>*Service must be credited to Massachusetts.</p> <p>_____</p> <p style="text-align: center;">(Name of Prisoner of War, Military/Service Person missing in action, or Deceased Veteran)</p>	

(over)

THE JOURNAL OF THE ROYAL ANTHROPOLOGICAL INSTITUTE

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January 2000

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Massachusetts Public Service Grant Program Application
Page 2

If you answered question 6, see section B of the attached procedures. Then complete Questions 7, 8 and 9.

7. During the 1998-1999 Academic Year, I will be a: ☐ Freshman
☐ Sophomore
☐ Junior
☐ Senior

8. During the 1998-1999 Academic Year, I will be attending:

FALL SEMESTER:	(Name of College**)	(City)	(State)	(Zip)
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SPRING SEMESTER:	(Name of College**)	(City)	(State)	(Zip)
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****MUST BE A COLLEGE IN MASSACHUSETTS.**

9. Expected Month and Year of College Graduation: _____ / _____
(month) (year)

PLEASE NOTE: IT IS YOUR RESPONSIBILITY TO ATTACH ALL NECESSARY DOCUMENTATION.

(Applicant Signature)

(Date)

APPLICATION DEADLINE IS MAY 1, 1998.

Please mail your completed application and all necessary documentation to:

**Office of Student Financial Assistance
Massachusetts Public Service Grant Program
330 Stuart Street, Suite 304
Boston, MA 02116**

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**MASSACHUSETTS PUBLIC SERVICE GRANT PROGRAM
AWARD TERMS AND CONDITIONS
ACADEMIC YEAR 1998-1999**

- ◆ You are and have been a Massachusetts resident since at least August of 1996 and continue to be a Massachusetts resident. Dependent students have the same state of legal residence as their parents.
- ◆ You have not yet received your first Bachelor's degree, and are currently pursuing an approved program.
- ◆ You will be enrolled full-time (at least 12 semester hours) in an eligible school in an eligible program.
- ◆ You are maintaining academic progress in accordance with the standards of the school you are attending.
- ◆ You filed, or will file a Statement of Registration Compliance (Selective Service) as required by your school.
- ◆ To ensure timely payment and avoid cancellation of your award to your school, you must complete all necessary paperwork immediately.
- ◆ Award eligibility is restricted to 8 semesters for a 4-year program; 6 semesters for a 3-year program; 4 semesters for a 2-year program; and 2 semesters for a 1-year program. Semester count is cumulative total for all schools you have attended.
- ◆ The Massachusetts Public Service Grant is not automatically renewable. You must reapply each year to receive consideration for the Public Service Grant.
- ◆ You are responsible for the repayment of any portion of a grant awarded to you as a result of misinformation or improper certification. Repayment may be requested at any time.
- ◆ The Office of Student Financial Assistance (OSFA) reserves the right to cancel an award at any time based upon non-certification by your school, or non-receipt of your acceptance form or other requested materials in the OSFA by the specified deadline.

PUBLIC SERVICE GRANT AWARD ACCEPTANCE PROCEDURE

1. Complete, sign and return your award offer letter to the OSFA within 3 weeks of the date of the letter. You should call the office after you mail your reply to ensure it has been received and processed. **RESPONSES NOT RECEIVED ARE CANCELLED.** It is your responsibility to ensure receipt and proper processing of your award acceptance.
2. Any changes in your name, address or school, must be submitted in writing to this office.
3. Any Social Security Number changes must be accompanied by a copy of your Social Security Card.
4. Retain a copy of the award letter for your records. You may need to provide your school with a copy.

